

Portfolio

£66,000 to be won

There is £66,000 available to be won in The Times Portfolio competition today. The weekly prize is £60,000 - £20,000 for this week, plus £40,000 because no-one won the prize last week, or the week before. The daily prize today stands at £6,000; it was £5,000 yesterday or the day before. Portfolio list, page 27; week's price changes, information service, back page.

New police inquiry on Ponting

Ministry of Defence police have reopened their inquiries into the Clive Ponting affair, the ministry confirmed last night. Meanwhile, the Prime Minister dismissed Mr Neil Kinnock's allegations about the role of ministers in the prosecution of Mr Ponting with a blanket denial that there was any interference in the process. Sir Ewen Broadbent, a retired Ministry of Defence official, said on radio that he alone was responsible for referring the case to the Director of Public Prosecutions.

Flow DDP was told, page 2

The Times

The price of The Times will rise to 25p on Monday. This is the first increase since March 24, 1980.

Aids in jails

An Aids suspect at Camp Hill prison, Isle of Wight, was transferred to hospital for tests, prison officers revealed there were other suspected cases. Page 2

RUC criticized

A judge criticized senior RUC officers who ordered three members of a specially trained unit to invent a statement about the killing of a man in an Armagh. Page 2

Sofia accused

Travellers have accused Bulgaria's security forces of rape and killing in a government campaign to get ethnic Turks to change their names. Page 6

Food armada

An armada of 15 ships with 130,000 tonnes of food is heading for Ethiopia where the UN now estimates that 8.5 million are at risk from starvation. Page 4

'Spy diplomats'

Spain's Prime Minister confirmed that two US officials enjoying diplomatic status had been expelled for spying after photographing secret installations. Page 4

Botha hope

President Botha of South Africa, repeating his offer to talk with the banned African National Congress and release Mr Nelson Mandela, said "the lessons of history" must be heeded. Page 4

Schools case

Solihull council is expected to take the National Union of Teachers to the High Court in a test case against withdrawal of cover in schools. Page 3

Walesa order

As three Solidarity activists faced charges for planning a national strike, Mr Lech Walesa said he has been summoned for questioning today "as a suspect". Page 6

422 jobs go

Levi-Strauss, the jeans manufacturer, is to close two factories in Scotland with the loss of 422 jobs. Page 2

Revenue blitz

The Inland Revenue is tightening controls on PAYE tax perks, and allegations such as those for cleaning uniforms or buying newspapers are being discouraged. Family money, page 17

Scotland blow

Roger Baird has withdrawn because of injury from Scotland's team for the rugby union match against France. Pollock replaces him on the wing. Page 25

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Pit peace formula fails to sway NUM and Nacods

By Paul Routledge, Labour Editor

Hopes for a swift end to the 11-month coal strike were plunged into fresh uncertainty last night after miners' leaders withheld agreement on a draft peace deal.

The National Union of Mineworkers' executive discussed for more than three hours coal board proposals presented by the TUC general secretary, Mr Norman Willis, before responding in a way that suggested talks were some way off.

The miners repeated their long-standing proposition for negotiations "without preconditions", a formula that board officials rejected immediately as unsatisfactory.

Mr Willis gave the 26 NUM leaders the details of the board's "final proposition", designed to be the basis of an agreement to end the conflict over colliery closures.

Mr Willis emphasized that it was not a TUC document, and declined to recommend it to miners' leaders, summoned to London expecting an early end to the dispute.

The paper was submitted to the miners and the pit deputies union, Nacods, as "the furthest the NCB would go". It emerged that the document had the backing of the Energy Secretary, Mr Peter Walker, and the Prime Minister's office.

The prospects for negotiations received a further blow when it was learnt that the 10-man executive of Nacods, who were attending the "summit" at

Congress House had also taken strong exception to some of the package.

It is understood they objected to a key part which would concede a right to the board to close pits on the grounds that they are unprofitable. That it was argued, ran contrary to the spirit of the deal last October with deputies that does not explicitly make such allowances to shut down "uneconomic" collieries.

Strikers join police
Leading article 9

Leaders of the unions were at TUC headquarters late last night, eight hours after being summoned to hear the outcome of secret meetings between Mr Willis and Mr Ian MacGregor, board chairman.

The miners' reaction was regarded by the coal board as "unsatisfactory", but it has not lost hope of a resumption of negotiations. It seems more likely that the two sides will get together next week, rather than this weekend.

The one-page document put to the unions redefines the relative status of the board and unions.

It reasserts the board's right and duty under the nationalization Act of 1946 to manage the industry in the best way it sees fit.

The union may have policies to oppose the board's objectives

- in particular its insistence that "uneconomic" pits must close - but it could not expect to have a veto on these powers.

It was being stressed by TUC officials that the agenda for a solution to the dispute was the result of informal contacts with the board rather than TUC initiative, as it had been described by the board - an indication that the TUC was already distancing itself from the result.

Although if the latest formula fails to get the two sides together it is hard to see how the TUC could re-enter the dispute to find common ground.

In its reaction to the board's proposals, the NUM said: "The national executive, having taken account of the report by the TUC general secretary, Mr Norman Willis, following discussions with the board, believe that the union's response should now provide the basis for an immediate resumption of negotiations without preconditions and hopefully a resolution to this long and damaging dispute."

It was not clear what "the union's response" had been, though it was thought that the NUM had written to the board proposing immediate negotiations without the preconditions.

The pit deputies and miners were last night ensconced in TUC headquarters, awaiting a summons to the board's headquarters in Victoria.

Protection of embryos

Challenge as MPs pass Powell Bill

By Anthony Bevins, Political Correspondent

The House of Commons yesterday passed the Protection of Human Fertilisation and Embology Bill, which will protect embryos with a 172-vote majority.

On a free vote which split cabinet, party, ministry and even family in the Commons, MPs divided by 238 to 66 in favour of a second reading for the Unborn Children (Protection) Bill.

The Bill proposes criminal penalties to prevent a human embryo being created, kept or used for any purpose other than enabling a child to be borne by a particular woman. Research or experimentation of embryos used on the two sides of the argument - would be expressly banned.

The legislation now goes into a Commons standing committee which will be dominated by Mr Powell's supporters, and some senior and experienced parliamentarians were saying last night that it was "unstoppable".

Controversial private member's legislation is notoriously difficult to drive through Parliament, but yesterday's majority challenges the Government to take an initiative.

The Government's headache is that there is no clear view on the matter, either in the Department of Health and

Social Security or in Downing Street.

While Mrs Thatcher is against commercial surrogate motherhood, it was said yesterday that she favoured limited research on embryos.

The recent Warnock report proposed a 14-day limit on research.

Mr Kenneth Clarke, minister for health, told the Commons yesterday that the Bill would probably stop beneficial research. He called for caution before the House rushed into the use of the criminal law.

Mr Norman Fowler, Secretary of State for Social Services, and Mr Clarke, voted against the Bill. Three other ministers in the same department voted for it.

Three other Cabinet ministers voted for it: Mr John Biffen, Leader of the House; Mr Douglas Hurd, Secretary of State for Northern Ireland; and Mr Peter Rorer, Chief Secretary to the Treasury.

On the Labour side 44 voted for the Bill and 41 against.

The Bill divided Mr Peter Bottomley, Under-Secretary of State at the Department of Employment, who voted for the Bill, and his wife Mrs Virginia Bottomley, Conservative MP for Surrey South-west, who voted against.

Parliament, page 4

Car blast recounted by Pringle

The jury hearing evidence about the IRA bombing campaign in 1981 was told yesterday how Sir Stewart Pringle, despite being critically injured, had warned people to stay away from his car in case there was a second bomb.

In a statement read to the Central Criminal Court by Mr Roy Aniol, for the Prosecution, Sir Stewart then Commandant General Royal Marines, said the bomb, fixed by magnet under the wheel arch, had exploded as he pulled away from his home at South Croxted Road, West Dulwich, south London, in his VW Passat.

"Very soon after I started the car I felt it going over to the left. The windscreen shattered. I was at the time moving into a lane of traffic to travel south. I heard a roar and saw my legs moving to the roadside of the car."

"Then I heard the sound of falling bits and pieces and then silence," the statement said.

After about two seconds he heard someone shout: "It's a bomb". I could not see what had happened to my legs but I never lost consciousness."

His dog Bella, who was in the back of car, barked, the jury was told.

Sir Stewart, aged 53, who retired from the Marines last year, said in his statement: "I looked at my fingers. They were very messy. My head and shoulders were against the driver's door and my left leg was in the wall by the passenger seat."

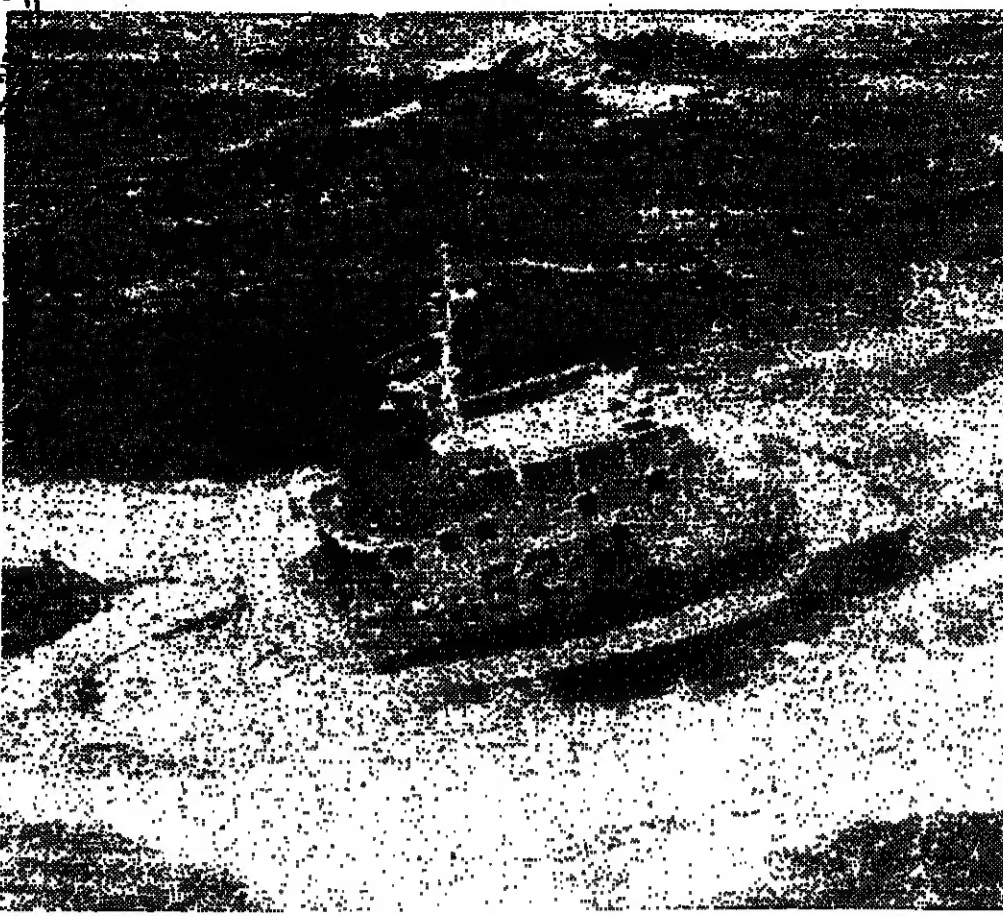
"I saw that my right leg was a mess. My right foot and shoe were on top of my leg. I knew that I was badly injured but that I was not going to die."

"The shock waves of damage I knew had affected my legs but I had not travelled further up my body."

"I was aware of this and although towards the end, before the emergency services had cut me out I got very cold, I had little pain and no doubts about my survival."

He remembered telling his son Simon three things: "He was to look after his mother, to keep away from the car, and call the Colonel who could be contacted through the Ministry of Defence duty officer."

Continued on back page, col 6



Cruel seas: The Falmouth lifeboat (top) standing by the French trawler St Simeon in the Channel. A boat battered alongside a pier at Falmouth.

Gales lash Channel as freeze goes on

The freeze will continue around Britain over the weekend, with more snow in the South, the London Weather Centre forecast last night.

As the cold front moves south over France, snow showers are likely in the South-west and possibly the east coast today. Most of the country will remain below freezing, with more snow forecast for North-east Scotland on Sunday. Cold easterly winds will continue.

The outlook for next week is little better, with no sign of a break in the weather before the middle of next week.

As gales buffeted the south coast yesterday, ferry services stopped, ships broke their moorings and off the Cornish coast the Penleez and Falmouth lifeboats were launched to help a French fishing boat. The 65th trawler St Simeon, began taking in water 17 miles off the Lizard and was saved from foundering by an extra pump lowered by an RAF helicopter from RAF Culdrose in 60mph winds.

A French warship went to the aid of another French fishing boat the Bellamy, in trouble 55 miles south of Plymouth, and was believed to be escorting her home to France last night. The Brixham lifeboat was launched to help the 40ft pilot cutter Sea Harrier into harbour after its compass failed.

Royal Navy exercises in the English Channel were disrupted by 60mph gales off the Dorset coast and the frigate HMS Alacrity was ordered to weather

the storm at sea because of doubts that her mooring cables would hold.

The Sealink ferry Earl Godwin had to stay docked at Weymouth with some passengers sleeping on board after midnight gales stopped her departure.

Fresh snowfalls in west Cornwall led to blizzards. The police said that roads were becoming very dangerous and on Dartmoor the RSPCA has set up a special patrol to move ponies off the moor.

In Scotland a woman's body was found in a deep gully near Glencoe yesterday after a two-day search. Miss Susan Anderson, aged 24, a graduate of Aberdeen University, went hill-walking on Wednesday afternoon. Though she was an experienced walker, rescuers said she was not equipped for nights in freezing temperatures.

In the Midlands two men were killed as their cars skidded on icy roads.

The pools panel will sit today for the fifth time in six weeks. Only two of the day's seven FA Cup fifth round ties have survived: those between Everton and Telford, and York City and Liverpool. The latter depends on a pitch inspection this morning.

Inspections are also planned on several of the 15 league grounds whose games had not been called off by last night. The only first division game still surviving was Chelsea against Newcastle.

Pound rises to \$1.1027

By David Smith, Economics Correspondent

The pound rose 87 points to \$1.1027 yesterday, as a result of further profit-taking on the dollar, and firmer spot prices for oil.

The sterling index rose 0.3 to 71.4 as the pound gained ground against most currencies, except the yen, which was particularly strong against the dollar, with support by the Bank of Japan suspended.

US producer prices stood still

in January, but industrial production was up by 0.4 per cent. However, these had little effect on the dollar, with foreign exchange dealers winding down for Washington's Birthday holiday in the US on Monday.

Money market interest rates eased by a 1/4 point in London, to a level which would justify a half-point base rate cut, but no early reduction is expected.

Details, page 11

Synod shelve cruise issue indefinitely

The deployment of cruise missiles in Britain was not a matter on which it was competent to express an opinion, the General Synod of the Church of England decided yesterday. After two years of trying to reach a conclusion on cruise, the debate was indefinitely adjourned.

Several speakers complained of a lack of expert knowledge among synod members, which was needed, they argued, to evaluate how cruise missiles fitted into the overall pattern of deterrence.

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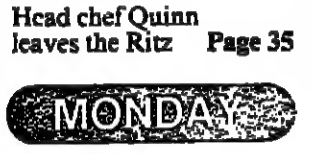


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First of a series on the modern military machine

Peter Pan hospital
How Great Orm Street copes with the unbearable

Get ahead, Get a hat
Nifty tiffers are not only for the ostentatious

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Prison officers say that four men in jail are suspected Aids sufferers

By Peter Evans, Home Affairs Correspondent

As Prison Department chiefs sought yesterday to quell anxiety over a suspected victim of Aids in Camp Hill Prison, Isle of Wight, Mr Colin Steel, chairman of the Prison Officers Association, said there were three more suspects in jails.

The Camp Hill prisoner was transferred yesterday for tests, expected to last several days, in the infectious diseases unit of Southampton General Hospital.

Mr Steel maintained however, it was "99 per cent certain" that the prisoner had been an out-patient for Aids at St Mary's Hospital, Paddington, but declined to make public the source of his information.

A number of patients with Aids attend the venereological unit, the largest in the country, at St Mary's Hospital. Some of them are being looked after as out-patients.

The Home Office said yesterday it had no knowledge of three other Aids suspects, who, Mr Steel said, "we are treating as possible until proved otherwise." Nor did the Home Office have knowledge of any attendance by the suspect at St Mary's. There were unconfirmed reports that he had venereal

disease, but a Home Office official said: "I cannot help you there." The Hospital administrator at Southampton, Mr Stephen Campion, said: "I must stress at the moment that we do not know whether this man is an Aids victim."

Staff at Chelmsford Jail recently took action after the death from Aids of the Rev Gregory Richards, the prison chaplain, and stopped all transfers to and from other establishments. The ban was lifted last Friday.

A regional health authority spokesman said: "Aids is a serious disease but the alarm and panic in many ways unjustified. It can be spread only through homosexual contact or infected blood."

One officer at Camp Hill said: "It is very frightening and everybody is very apprehensive."

In a statement, the Prison Department said that Dr John Kilgour, the director of prison medical services, had been in close touch with the DHSS. Staff had been informed that the risk of catching Aids was remote for anyone who was not in the high risk groups: homosexuals, intravenous drug abusers

and haemophiliacs. No one involved in either the American or the British health care of Aids had developed the disease as a result of their work.

"Guidelines on the handling of Aids cases in prisons are being prepared as a matter of urgency, and will be issued shortly," he said. "The Director of Prison Medical Services is making point of visiting establishments where a case of Aids has been diagnosed and either he or his deputies are visiting those other establishments where there is anxiety about the matter."

Mr Steel said the POA would be lobbying MPs to have Aids made a notifiable disease. "What we are concerned about is what happens if we have an Aids sufferer in prison and he comes to the end of his sentence."

There was a higher proportion of drug users and homosexuals in prison than in the general community. Because of a shortage of syringes, if one came into a prison it would be used by a number of people. If a practising homosexual came into a prison, he did not stop practising. That could spread Aids.



Hint of a thaw: Mr Scargill arriving at TUC headquarters in London yesterday.



Key men: Mr Jack Taylor, president of the Yorkshire miners (left); Mr Emyln Williams, South Wales president, and Mr Peter McNestry, Nacods general secretary.

Striking miners join police

By Peter Davenport

Several striking miners have left the picket line to join the police force.

During the past few months, they have attended courses at the Home Office training school at Dishforth, North Yorkshire. Some have graduated and joined forces patrolling the pits dispute in the coalfields.

The school said yesterday that it would not name the men in case of reprisals against their families in mining areas. One man, on the course which ends at Easter, is a former face worker aged 24 at Manders colliery, near Rotherham, South Yorkshire. He was

on the picket line until two months ago. Although not wishing to be named, he said he had supported the strike initially but had been sickened by the intimidation and violence.

"I never dreamed it was going to be like it has turned out when the strike first started. I went down to the picket lines to see what it was like and I didn't like what I saw. I think there has been a lot of violence by the miners on the picket lines, and intimidation."

"I had had enough of it when I saw there was planned violence by some. Initially I

appreciated the cause, but not the actions taken by the National Union of Mineworkers."

"If I was asked to go on picket duty now I would. It's my job and I am proud to be a policeman."

The mining communities have traditionally been recruiting grounds for the police.

The Home Office said last night that there were six miners on the present course at Dishforth, but it was not possible to say how many were former strikers or former working miners. Other miners had already graduated.

Receiver wants sequestration to end

Mr Justice Nicholls, who ordered the seizure of the National Union of Mineworkers' £8 million assets after its refusal to pay a £200,000 contempt of court fine was asked yesterday by the Receiver to end further sequestration.

With about £5 million in his possession, the Receiver asked for sequestrators appointed last October to be discharged to avoid duplication of costs. His counsel, Mr Peter Cresswell, QC, said that enough expense had fallen on the

union's funds, "funds for which many miners innocent of contempt are interested."

But after fears expressed by the working Yorkshire miners' counsel, Mr Michael Burton QC, that lifting sequestration might lift the threat hanging over striking miners, Mr Cresswell said he would be content if the order was stayed.

The judge said he would give judgement on Monday.

● An injunction against leaders of the National Union of Seamen will be sought on

Monday (Barrie Clement writes).

The action, brought by a shipping company, Stephenson Clarke, was adjourned yesterday at a private hearing in the Queen's Bench Division of the High Court in London.

It alleges that union members on the Pembrokeshire, moored at docks near Blyth, Northumberland, have acted illegally by refusing to open hatches so that coal can be loaded for the Central Electricity Generating Board. Leading article, page 9

The Ponting trial Former top official says he alone sent case to DDP

By Rodney Cowton, Defence Correspondent

As plans went ahead for the publication on Sunday of an article by Mr Clive Ponting which runs the risk of bringing him into renewed conflict with the Civil Service, a former senior Ministry of Defence official described in detail how he came to refer Mr Ponting's case to the Director of Public Prosecutions last August.

This led to Mr Ponting's appearance at the Central Criminal Court charged under the Official Secrets Act for passing confidential MoD documents to Mr Tim Dalyell, Labour MP for Louth.

On Monday Mr Ponting was acquitted by the jury, and the acquittal stimulated this week's renewed controversy over the circumstances of the sinking of the Argentine cruiser, General Belgrano, during the Falklands conflict in 1982. The issue is to be debated in the Commons on Monday.

Speaking on the BBC's *World at One* programme, Sir Ewen Broadbent, who until his retirement was Second Permanent Secretary at the Ministry of Defence, said that he alone was responsible for referring the Ponting case to the Director of Public Prosecutions.

Sir Ewen said: "It was quite clear to me that in the light of what had been stated by him (Mr Ponting), in the light of his seniority and the nature of the subject matter there was a prima facie case for the DPP to be consulted before we proceeded administratively."

"Once the case was established it was clear there was a course of action either under the Official Secrets Act or the disciplinary process. The choice initially lay with the law officers."

Sir Ewen said he was not aware that Mr Ponting was ever offered the possibility that if he confessed and resigned from the Civil Service that would be the end of the matter.

But he thought it had to be borne in mind that at the end of

several days "Mr Ponting must have been a very worried man, and it must have been a period of great tension for him. He could well have thought in his own mind that if he wrote out his statement and at the same time wrote out his offer of resignation to the department, that would be the end of the matter."

Mr Ponting is still on the payroll of the Ministry of Defence, but on Thursday he was told that he would not be allowed to resume his duties there. The possibility of his being offered an alternative civil service post in a department which does not require access to classified information is under consideration.

At Thursday's meeting in the MOD Mr Ponting was warned that as a Civil Servant he must conform to the regulations governing Civil Servants' conduct. Those require permission to be obtained "before accepting an invitation or before entering into any commitment to publish a book, pamphlet, article or letter or to deliver any lecture or speech or taking part in any radio or television programme, in connection with his work or a matter of public controversy."

However, *The Observer* newspaper was yesterday proceeding with plans to publish tomorrow an extract from Mr Ponting's forthcoming book. It is understood that this has not been cleared with the Ministry of Defence. A spokesman for the paper said that they had realized all along that it was an extremely delicate matter, and they were taking into account every legal aspect.

Mr Ponting said he could not say whether the extract would appear in *The Observer* tomorrow. "There are many things going on," he said, but he refused to elaborate.

The Observer said there had not been any suggestion from Mr Ponting or his solicitor that the extract should not be published.

Thatcher issues blanket denial

The Prime Minister last night dismissed Mr Neil Kinnock's detailed interrogation about the role of ministers in the prosecution of Mr Clive Ponting with a blanket denial that there was any interference at any time in the process last August.

She pointed out in a further letter to the Labour leader that he had accepted that there was no ministerial involvement in the specific decision of the law officers to prosecute taken on Friday, August 17, but that he had questioned her assurance about involvement in the aftermath of Mr Ponting's admission of the leak the previous Friday.

Mrs Thatcher said: "Ministers were not involved at any stage in the law officers' decision to prosecute Mr Ponting and did not seek to influence their decision either directly or indirectly by any of the means implied in the 16 questions attached to your letter."

Meanwhile the Liberal-Social Democratic Party Alliance yesterday capitalized on the rift between the Government and the Opposition by announcing that they would amalgamate the Conservative and Labour motions if given the chance in Monday's Commons debate.

The government motion says "That this house recognizes the sinking of the General Belgrano was a necessary and legitimate action in the Falklands campaign, and agrees that the protection of our Armed Forces must be the prime consideration in determining how far matters involving national security and the conduct of military operations can be disclosed."

Ministers were not involved at any stage in the law officers' decision to prosecute Mr Ponting and did not seek to influence their decision either directly or indirectly by any of the means implied in the 16 questions attached to your letter. If you want these matters to be pursued, there is a full opportunity for debate on Monday. Yours sincerely Margaret Thatcher.

Belgrano authors at Yard over Lewin interview

By Angela Gordon

Scotland Yard last launched an investigation into allegations that Lord Lewin, the former Chief of Defence Staff, may have breached the Official Secrets Act.

Commander R Dawling, of the serious crimes squad, acting on the instructions of the Director of Public Prosecutions, summoned Arthur Gayshon and Desmond Rice, authors of the *Sinking of the Belgrano*, to Scotland Yard for questioning on Thursday.

The move came after a Commons question, in which Mr George Foulkes, Labour MP for Cusack, Cumbria, asked whether Lord Lewin should be prosecuted for an interview he gave to the authors, which they say was on the record, at his Suffolk home on January 29 last year.

In that, according to Mr Gayshon, Lord Lewin described "in graphic detail" how the HMS *Conqueror* would have shadowed the General Belgrano using hydrophonic towed arrays. When Mr Foulkes tabled the question in the House last month, the Ministry of Defence confirmed to *The Times* that anything that gives operational patterns of submarines would be classified.

Yesterday Lord Lewin refused to comment on his alleged disclosures, saying only it was an "off-the-record interview."

Whitehall malaise, page 8

Levi chief puts case for closure

By Rupert Morris

Top management from Levi Strauss, the United States jeans manufacturers, will travel to Scotland next week to explain to shop stewards why they need to close two factories in Lanarkshire and Renfrewshire, making 422 people redundant.

A further 150 jobs are to go at administrative offices in Northampton and Wembley.

The companies sales slumped last year, with new profit for the final quarter down from \$51.6 million dollars (about £47 million), or \$1.22 a share the previous year, to \$1.68 million, or five cents a share.

Levi Strauss work-force believes that the axe has fallen on it because its counterparts in France and Belgium have more favourable redundancy agreements.

Mr Neil Kearney, of the National Union of Tailors and Garment Workers, said last night: "This is a case of lower labour costs meaning jobs being destroyed."

Mr Des Farrell, the union's area officer, said that when Mr Robin Dow, Levi's UK president, arrives in Scotland on Tuesday, he hopes he will consider other options to closure, such as part-time working. The company has praised the work-force at the plants at Bothwell, in Lanarkshire, and Inchinnan in Renfrewshire, for outstanding efficiency and productivity.

Judge says RUC invented evidence

From Richard Ford, Belfast

The evidence of three policemen involved in a killing was rejected by a judge at Belfast Crown Court yesterday because part of it had been "invented," and he had reservations about the credibility and accuracy of other parts of their testimony.

Lord Justice Basil Kelly sentenced Martin McCauley, aged 22, from Ballyneery, Co Armagh, to two years imprisonment, suspended for three years, after finding him guilty of possessing three old rifles in suspicious circumstances during an incident in which police shot dead his best friend. He was acquitted of possessing the rifles with intent to endanger life.

The judge was critical of senior RUC officers, who ordered the three members of a specially trained unit to invent a story in their first statement, allegedly to protect the identity of a Special Branch informer.

It is the second time that the court has heard that members of a mobile support unit had been instructed to concoct stories surrounding controversial incidents in Armagh during the autumn of 1982, allegedly to protect the source of information.

The allegation of a cover-up made at the earlier trial of a police constable accused of murdering an unarmed terrorist during a similar undercover operation has led to an inquiry by officers from Greater Man-

chester. They monitored part of McCauley's trial.

McCauley was seriously injured in the shooting in November 1982 at an isolated house three miles from Lurgan in which his best friend, Michael Tighe, aged 17, died. Three rifles which were old, rusty and corroded were found inside the shed, but there was no ammunition.

In his 43-minute reserved judgment, the judge said the three officers had "entered the arena of credibility under a cloud that included each of them knowingly making false allegations in their first written statement. There was not a word of truth in those statements. It was invented not by them but regrettably by one or more of their superiors, who told them they were obliged to say it, and under orders they did say it."

He said the officers had told the trial of Mr McCauley that they were giving a completely true account of what occurred, but the judge said he had doubts about whether this was so.

"Having regard to my reservations about the evidence of these three policemen I believe the proper course for me at this trial is to exclude their evidence and its implications for my consideration," he said. This is not to be taken to mean that I disbelieve their evidence entirely."

He said the officers had told the trial of Mr McCauley that they were giving a completely true account of what occurred, but the judge said he had doubts about whether this was so.

His counsel, Mr Peter Cresswell, QC, said that enough expense had fallen on the

Pan Am will not settle over Laker

By Our Transport Editor

Pan American, a leading defendant in the £1,000 million action brought by Laker Airways in seeking an early out-of-court settlement, the airline made clear yesterday. British Airways, whose planned privatization is threatened by a possible massive damages claim for conspiring to put Laker out of business in 1981, has had a number of meetings with creditors in recent weeks, and is believed to be offering about £50 million to avoid continuation of the action in United States courts.

But Pan Am, one of the biggest of nine other airlines involved in the action, is "in no hurry to settle," Mr Pete Runnette, vice-president of the airline's Atlantic division said yesterday. "We are quite confident there is no case against us," Mr Runnette said at a London press conference. "We are innocent, and if it goes to court, we will be exonerated on the merits of the case," he said.

BA's privatization was originally planned to go to the market this week, but has already been put back until the summer as a result of Laker moves, and may even have moved back until next year. Other airlines involved, including British Caledonian, Swissair, Sabena, and KLM, are under no such pressure however.

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Law on way over labelling food fats

By Tony Samstag

Legislation is to be introduced requiring food manufacturers to include detailed fat content on their labels, a Ministry of Agriculture, Fisheries and Foods official said yesterday.

Mr C. A. Cockbill, assistant secretary in the food standards division, said that ministerial announcement was likely by the end of next month. The Government favoured a system of "statutory comprehensive informative labelling" rather than symbols, he added.

Mr Cockbill told a conference of the Cake and Biscuit Alliance in London that the labels would carry details of both the total fat content and the specific type of fat as recommended in the report last July by the Committee on Medical Aspects of Food Policy (Coma).

As a new labelling system would apply to imported food,

he hoped that the EEC would approve it. Britain was leading the way with what would become "a most useful blueprint" for the community because of its incidence of coronary heart disease, now killing more than 150,000 people a year, was the highest in the EEC.

The Coma report echoed the findings of a long-term study in the United States linking heart disease and diet.

The Alliance represents British biscuit and packaged cake manufacturers, with annual sales of £1.2 billion by members.

Mr Richard Gassick, chairman of the conference, saw in the labelling legislation a "challenge" to develop products "with high fibre, low salt, low fat (polyunsaturated) and high protein, which are both appealing and exciting."

Sale room

Museum pays £2,420 for historical clue

By Geraldine Norman, Sale Room Correspondent

The National Museum of Wales spent £2,420 at Sotheby's yesterday on an art historical clue, a late seventeenth century Flemish tapestry in poorish condition depicting the appearance of Romulus to Proculus Julius. It is the only tapestry that has so far come to light which was clearly woven from the tapestry cartoons bought by the museum in 1979 for £1.2 million as the work of Rubens.

The purchase of the cartoons has stirred up a fierce controversy in Wales as a number of eminent scholars have taken the view that they are only by a minor follower of Rubens, rather than the master himself. Dr Peter Cannon-Brookes, the keeper of art, strongly maintains that they are authentic, but the museum governors, worried by accusations of wasted money, voted last October for an independent inquiry into their authenticity and a number of "independent" scholars are in the process of being recruited.

One of the areas of controversy has been the subject matter of the mythological cartoons which Dr Cannon-Brookes has described as an Aeneas cycle. Its title is woven into the tapestry and shoots down the Aeneas idea. Cannon-Brookes suggests that it is not the first weaving and that when this late weaving was done they may have forgotten the title.

No scholarly tapestry experts have yet studied the piece. If they can identify the factory which it comes from, documentation of the commissioning of the cartoons just might be found - and the citizens of Wales relieved of their uncertainty. The tapestry, probably dating from the late seventeenth century, had been estimated by Sotheby's at £1,200 to £1,500. Sotheby's routine sale of Continental furniture and tapestries totalled £152,768, with 13 per cent unsold.

Christie's were holding the last of a historic series of sales devoted to the Chinese por-

celains recovered from a junk which sank in the South China Sea in about 1643. It carried an enormous volume of porcelain probably destined for shipment to Europe.

The first 2,000 or so pieces were sold in Amsterdam last March for £540,761, with prices running five and 10 times beyond estimates. This persuaded Captain Hatcher to sell most of the rest and some 18,000 pieces were sold in June for £978,528. He had kept back 300 pieces, including rarities, as a private collection, but the success of the June sale persuaded him to sell these also and they were offered in Amsterdam yesterday.

The sale made £291,464 with every lot sold.

Correction

In the report, "Two Belfast men accused," on February 14 the third paragraph should have read: "a coach full of Irish Guards returning to Chelsea Barracks", not "Cold stream Barracks."

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Conservative council seeks injunction to stop teachers' no-cover action

By Lucy Hodges, Education Correspondent

Solihull Borough Council is almost certain to take the largest teachers' union, the National Union of Teachers, to the High Court next week for alleged breach of contract to stop its no-cover policy in schools.

That is expected to be a test case, forcing the union to order its 235,000 members to call off the action or hold a secret ballot about the action. Other authorities are pleased that the West Midlands Council has had the courage to take on the union.

The union has been given until 4pm on Monday to call off the action, refusing to cover for absent colleagues or to attend parent or staff meetings.

Mr Colin Humphrey, Solihull's director of education, said that if the action was not called off, the policy committee would be asked to authorize the seeking of an injunction next week.

It was confirmed that the council is also taking action against the second biggest union, the National Association of Schoolmasters/Union of Women Teachers. A letter was sent to the union yesterday, asking it to abandon a half-day strike planned for February 26.

The intention of the council, a hawkish safe Conservative authority, is to sue the unions for breach of contract. It claims that the unions are in breach of the Trade Union and Labour Relations Act 1984 because they have not held ballots for their action. If Solihull is correct, the unions are liable for damages if they are sued successfully.

The council has taken legal advice from Mr Alexander Irvine, QC, who represented Austin-Rover last year in the first case under the Act. The company won its case against unions which took industrial action without holding a ballot.

Mr Fred Jarvis, NUT general secretary, says that a ballot is not required for withdrawal of goodwill because the duties are voluntary. He says the union will not comply with Solihull's deadline.

Mr Nigel de Gruchy, deputy general secretary of the NASUWT, said the union had taken legal advice. "We realized we might be sued."

The legal action will not affect the NUT's proposed campaign of rolling three-day strikes, beginning on February 25, because it is balloting

members about these. But the employers hope it will clear up which teachers' duties are voluntary and which part of the contract.

It was partly to encourage such a test case that the Local Authorities' Conditions of Service Advisory Board wrote to all councils on February 5, saying they might need to consider legal action against the NUT. The letter stated that the councils could seek an injunction to stop the industrial action and/or seek damages.

Mr Brian Rusbridge, board secretary, wrote: "In our view the NUT does not have legal immunity for the industrial action it has called, where it breaks or interferes with the contracts of employment of the teachers, as it has not been approved by a ballot of its members."

"In addition, industrial action such as this could lead to breaches of statutory duty by a local education authority. Individuals particularly affected by the non-provision of services, for example parents, may try and bring an injunction against the authority, or claim damages."



Robing time for a judge

Miss Valerie Anne Pearlman, who was sworn in as a circuit court judge by the Lord Chancellor at the House of Lords yesterday, being prepared by her son, Jonathan, and her daughter, Rachel.

She is married to Professor Michael Besser (right), the leading endocrinologist, who was appointed Professor of Endocrinology at St Bartholomew's Hospital Medical College, London, in 1974.

Judge Pearlman gives her hobbies in Who's Who as gardening, painting and reading. She lives in London.

Rail station aids for the disabled

Electric buggies to carry disabled passengers between trains are to be provided by British Rail at six London mainline stations later this year (Michael Baily, Transport Editor, writes).

Wheelchairs will be standard equipment at several stations; induction loops for deaf people will be fitted at booking office windows; there will be lowered telephones, and specially designed lavatories will be installed.

The moves are part of a £160,000 drive funded jointly by British Rail and the Greater London Council to improve the lot of disabled people travelling around London by rail.

Council is accused over damp flat death

The grandfather of a boy aged six who spent three nights in a flat with his dead mother said yesterday that local authorities could have prevented his ordeal.

Mr Harvey Cairns said dampness in his daughter's flat had "gone a long way towards her death," but the local council had done nothing to improve the flat and social workers rarely visited.

Mrs Kathy Rayson, a divorcee, who would have been 29 yesterday, died from bronchial pneumonia in her council flat in Longford Road, Bognor Regis.

Adrian Rayson tried to revive his mother. He pulled her from her bed, piled his clothes and an eiderdown on top of her and switched on an electric fire to keep her warm. He turned on the television and increased the volume in the hope that the noise would bring her round.

Mr Cairns found the boy and his dead mother when he called at the flat four days later.

Mrs Rayson, who was partly paralysed and received invalidity benefit, could not afford to keep the flat warm, Mr Cairns said. "When we went into the place after she died we found sheets dripping with damp."

The boy, who is staying with an aunt, was back at school yesterday. "He is still bewildered and a bit pale," Mr Cairns said.

Last night, Arun District Council said that Mrs Rayson had made no complaints about dampness and had not told the council about her disability.

West Sussex County Council said social workers had visited the boy and his mother regularly. "They considered their home to be satisfactory."

Home trial wife fined for false accounting

Mr Maxwell Tillings, aged 46, owner of an old people's home, was cleared at Maidstone Crown Court yesterday of charges in the case of an elderly resident's £100,000 will.

But his wife, aged 39, was found guilty of giving Mrs Norah Kirby, aged 84, Valium and Normyson tablets without authority and drawing up a false account for £140 to pay for a private nurse to look after another elderly woman living at the Cabin Court Lodge home in Margate, Kent. She was fined £275.

Mr Tillings was cleared on nine charges of theft, attempted theft, deception and administering drugs to Mrs Kirby to confuse her and make her change her £100,000 will in their favour. She died in 1982.

The jury was told that Mrs Kirby, who was secretary to the composer, Dr John Ireland, changed her will five days before she died. Dr Ireland left her the royalties from his work and Mrs Kirby had arranged for a trust to be set up with the money.

Mr Justice Mann, directed the jury to acquit the couple on seven of the 18 charges, all of which they denied.

He told the jury: "You must not assume guilt because the defendants have not given evidence. Norah Kirby found comfort and happiness at Cabin Court Lodge derived from the willingness of both Mr and Mrs Tillings to perform tasks for the old lady."

South Africans' golf clearance

South African golfers will be able to take part in this year's Glasgow Open in August at Hags Cashes.

The City's Labour administration has decided to accept a written declaration by the Professional Golfers' Association that it is a body against apartheid in sport.

Popular magistrate retires after 24 years

St Valentine's night marked the end of a special romance between London's most popular magistrate and his court.

Mr St John "Mr Marlborough Street" Harmsworth, aged 71, was celebrating his retirement after 24 years as a stipendiary magistrate. Eleven magistrates, two judges and top lawyers were among the guests at the party.

Mr David Hopkins, chief metropolitan magistrate, said that Harrow and Oxford-educated Mr Harmsworth, a wartime Lieutenant commander, in the Royal Naval Volunteer Reserve, "went with his L plates" to Bow Street Court when first appointed a magistrate in 1961, then moved to Greenwich.

He retired at Marlborough Street 18 years ago and Mr Hopkins, himself a former Marlborough Street magistrate, as was his father, Daniel Hopkins, past the tribune. "He has probably left a much greater mark on this court than any other magistrate who sat here."

A specially commissioned watercolour painting of the courthouse was presented to Mr Harmsworth by the artist, Evelyn Griffiths, on behalf of his staff.

Mr Harmsworth, who lives in Chelsea, south-west London, is famed for his good nature and razor sharp wit on the bench, his outspoken and humorous remarks often making headlines.

Those qualities make him unique as a magistrate and, at a special sitting of the court on Friday, they were praised by Mr Justice Lawrence, a solicitor, and on behalf of the chairman of the Bar of England and Wales, by Mr James Bullen, a barrister.

Mr Bullen recalled the case of a demonstrator on a public order charge which Mr Harmsworth dismissed, saying: "Egg throwing is a time-honoured tradition in British political life."

"You have shown a compassion for people which goes far beyond that shown by your colleagues," Mr Bullen said.

In 1976 Mr Harmsworth made legal history when he became the first British magistrate to refer a case to the European Court of Justice for clarification on his powers to deport a Frenchman on drugs charges. The Luxembourg judges eventually ruled against deportation of a Common Market national from a member state.

Legal aid for defamation rejected by Hailsham

By Francis Gibb, Legal Affairs Correspondent

The Lord Chancellor has rejected any extension of legal aid to cover defamation proceedings, in spite of strong support for such a reform throughout the legal profession.

Sir Michael Havers, QC, the Attorney General, in a Commons written reply has said that Lord Hailsham of St Marylebone had no plan to extend the legal aid in such proceedings, one of the only kinds of civil proceedings not covered by legal aid.

Sir John Donaldson, Master of the Rolls, has expressed support for the move. The Law Society and the Bar agreed that legal aid should be available, at least for certain types of defamation, in 1967.

The measure has been recommended by the Royal Commission on Legal Services, the Faulks committee on defamation, and by Justice.

In a recent letter to The Times, Mr Peter Carter-Ruck, a libel lawyer, urged the Government to reconsider extending legal aid to defamation. The time was long overdue for remedying the injustice which prevented the poor man suing when he was a victim of defamation, he wrote.

Mr David Edwards, legal aid secretary at the Law Society, which runs the scheme, said yesterday that the decision was regrettable. "The Law Society supports the extension of legal aid to some defamation proceedings, particularly those against newspapers and television. At present there is no sanction against newspapers saying that he or she is poor and therefore it can say what it likes."

Although legal aid for defamation was not as high a priority for the society as aid for industrial tribunals, the present position led to injustice.

Jury asked: 'Who is the villain'

The jury in the farmhouse car bomb trial was asked yesterday to decide who was the villain in the case.

The judge told them it was a choice between the defendant, Graham Backhouse, or his dead neighbour, Mr Colyn Bedale-Taylor.

Yesterday, the fifth day of the trial, Mr Justice Stuart-Smith began summing up. He told the jury it was up to the Crown to prove that it was Mr Backhouse who was responsible for the bombing. It was not for the defendant to prove his innocence.

The issue on the killing was whether it was unlawful. "Killing in self defence is not unlawful," he said.

"The choice of the villain in this case is between Mr Backhouse and Mr Bedale-Taylor."

"Either it was Mr Backhouse or it was Mr Bedale-Taylor who planted the bomb and made a confession to Mr Backhouse on April 30."

Mr Backhouse, aged 44, has pleaded not guilty at Bristol Crown Court to attempting to murder his wife, Maggie, in a car bomb explosion at their Cotswold farm on April 9 last year.

He has pleaded not guilty to an alternative charge that he caused her grievous bodily harm with intent, and has also denied murdering Mr Bedale-Taylor three weeks later.

The Crown alleges that Mr Backhouse wanted to kill his wife to claim £100,000 insurance, and shot Mr Bedale-Taylor after making him the "scapegoat" for the bombing by pointing blame at him.

Mr Backhouse denies being responsible for the bomb planted in the family Volvo and says he shot Mr Bedale-Taylor in self defence after he confronted him at the Backhouse farm at Horton, near Bristol.

The jury will consider its verdicts on Monday.

Show to close

Mr Paul Raymond, the Sobu impresario, has announced that his £2 million "Theatre of War" at the Whitehall theatre, London, will close temporarily from tomorrow night. He said he was awaiting the result of an appeal against an enforcement order by Westminster City Council, which says "Theatre of War" is an exhibition, not theatre, and must close.

Building society in cash link

By Richard Thomson

The Abbey National, Britain's second largest building society, yesterday unveiled its new Abbeylink cash dispenser machines. Starting in May, the society will install 200 machines in Abbey National branches and some retail stores, so far those in the House of Fraser and the 7-Eleven groups.

The society's six million depositors may apply for Abbeylink cards from next month.

The society is the largest participant in the Link shared cash dispenser network being launched this year. Other system members include the National Giro and Co-Operative banks, Nationwide Building Society, American Express and some smaller building societies.

The network aims to install about 4,000 machines by the end of 1986, with the Abbey National the largest single contributor.

The society's machines will be incorporated initially in the South-East of England. Extra facilities will include the ability to take deposits of cash and cheques.

Burglars trapped by neighbours sentenced

Residents formed a vigilante group when burglars raided a neighbour's home, the Central Criminal Court was told yesterday.

They surrounded the house and challenged the burglars to come out and face them. But the three raiders were so terrified they refused to leave the house until police arrived to protect them from the neighbours' fury.

Mr Recorder John Wright, QC, said: "There is no doubt that they thought they were all going to get roughed up."

Andrew Summers, aged 20, got a punch on the nose from one woman neighbour as he was escorted from the house. He said: "She was perfectly justified, but we were terribly frightened when we saw them."

JPs visit monkeys' home

Magistrates at Bromley in Kent, hearing a case involving alleged cruelty to five monkeys yesterday visited the farm where the offences were said to have taken place.

The Buckton Browne Farm at Downe, near Orpington, Kent, is run by the Royal College of Surgeons, which denies maltreating five Macaque monkeys.

The case has been brought by the British Union for the Abolition of Vivisection. After the visit, a zoo inspector, Miss Winifred Branker, told the court that conditions at the farm were good. A dehydrated monkey might have been exhausted by frequent mating.

The hearing was adjourned until Monday.

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The General Synod

Church finally decides it has no opinion on cruise missiles in Britain

By Clifford Longley, Religious Affairs Correspondent

After two years of toying with the issue, the General Synod of the Church of England finally decided yesterday that it has no opinion to offer on the deployment of cruise missiles in Britain.

It declined to say that it had "deep misgivings", which was the form of words offered to it, largely on the ground that churchmen had no standing to comment on technical matters of strategic defence.

Yesterday's debate was the fourth attempt to bring the issue to some resolution. Opponents of cruise missiles had first tried to attach their condemnation to the resolutions debated in February 1982, the so-called "church and the bomb" debate which rejected unilateral nuclear disarmament.

There had been two subsequent attempts to debate it, the last of which got as far as opening speeches last November.

Christian CND said yesterday that it was very disappointed. But it was clear from the thinly-attended synod meeting that the issue did not stir passions as it had once done.

The synod's dilemma was represented by a speech from Canon Douglas Rhymes, of Southwark, who said cruise has a "first strike capability" and Mr Paul Rippon, of Norwich, who declared that a cruise launched at lunchtime would scarcely reach its target by tea.

The Bishop of Birmingham, the Rt Rev Hugh Montefiore, referred to the part of the resolution which called for a "nuclear freeze" and pointed out that its opponents had devoted hardly two minutes to their case.

From then onwards, there were several attempts to have the question left on one side, culminating in a successful adjournment, which effectively killed it.

It emerged yesterday that Dr Montefiore had submitted his resignation as chairman of the synod's Board for Social Responsibility as a result of Thursday's decision concerning the Warnock report.

The Archbishop of Canterbury and York, Dr Robert Runcie and Dr John Habgood, declined to accept his resignation, saying Dr Montefiore has "won the respect and confidence of the synod" by his role in that emergency debate.

However, Dr Montefiore's opponents in the synod, who want a firmer line taken on moral questions, regarded their victory in the emergency debate as a rebuff for him personally. Had they not forced the debate by raising a petition among members, the Church of England's view would have been represented to parliament as that of the Board for Social Responsibility, in favour of limited experimentation on human embryos, which the synod repudiated on Thursday.

Leading article, letters, page 9

Ethiopia faces disaster in drought-free areas

Plague of worms menaces crops

From Paul Valley, Addis Ababa

A devastating plague threatens to destroy vast areas of the crops in the few areas of Ethiopia not beset by drought. The creature responsible is a larva called the armyworm, which moves across the countryside in a seething black carpet scores of kilometres wide. It devours all foliage within its path, even grass, with a daily appetite equivalent to 8,000 head of cattle.

According to a technical report by the Food and Agriculture Organization of the United Nations, the larvae will cause "tremendous crop losses... which cannot be tolerated considering the unprecedented famine in the country".

The report calls for a £1.5 million programme to combat the pestilence. The armyworm is by far the most serious of the catastrophic pests which descend without warning on crops throughout Africa. Its annual cycle begins in southern Tanzania in November.

Successive generations fly northwards with the prevailing winds, arriving in Kenya in February and reaching southern Ethiopia in April or May. From there, the fully-grown move to different parts of the country.

This year in Kenya the armyworm outbreaks have been the worst in East Africa since 1961 when scores of thousands of kilometres of crops and grazing land were defoliated all over according to John Perfect, Pest and Vector Management Department at the Tropical Institute in London. The outbreak has provoked an emergency situation in Kenya with the Army mobilized in an attempt to control the larvae.

But according to the FAO report, even military action met with little success. "Even though attempts were made to control the infestation using insecticide, many of the larvae on range lands pupated and the emerging adults are expected to migrate to Ethiopia with the prevailing winds."



Exodus: Tigré refugees heading for Sudan pause on their long journey at Qash river, near Aicota, Eritrea provinces (Photograph: Herbie Knott).

when drought restricts the habitat in which they can survive, they change their behaviour pattern and become highly active and voracious, said Dr Perfect. "Then they move like an army on the march, in swarms covering scores of square kilometres, eating everything green within sight. The devastation is 100 per cent in those areas to which the wind carries them."

Direct chemical control is the only practical and economical method of combating the armyworm. The FAO report calls for 100,000 litres of fenitrothion insecticide and 5,000 knapsack and ultra low volume sprayers to be distributed throughout Ethiopia in the coming six weeks.

to the crop-growing areas during the first two months of growth," said Dr Perfect. "The crop would be totally destroyed, leaving no time for a second planting."

This on a smaller scale than is now threatened, is exactly what happened in Wollo during the 1974 crop season. Sorghum cultivated in the area was completely lost, again during a drought period.

The armyworm infests catastrophic form is a pest associated with drought. When found in low densities the larvae are sluggish, but when high density accumulate, as they do

tonnes needed to be airlifted to fill the gap. Mr Jansson told Mr Raison that the international community needed to extend planning well into 1986 to ensure that the relief effort was not caught unprepared for further bad harvests. Even if there was a normal harvest this year, the yield would be at least 10 per cent less because of the displacement of population caused by spontaneous and government-organized resettlement and because many ploughing oxen have died. Ethiopia would need at least 600,000 tonnes of grain in 1986

conducted jointly by Ethiopia, the charities and UN agencies. Supplies of grain looked satisfactory in the short term. The target for the year was 1.3 million tonnes, and deliveries promised between now and May would bring in 600,000 tonnes. Supplementary food, for high-intensity feeding of severely malnourished children, was in very short supply. Urgent deliveries were needed. Large shipments were expected from the United States and the World Food Programme in three months time but 4,800

Land of fear, page 8

Botha holds door open to Mandela and ANC

From Michael Hornsby, Johannesburg

President Botha of South Africa said yesterday that his offer of conditional release to Mr Nelson Mandela, jailed leader of the banned African National Congress, still stands and that his Government was ready to talk to the ANC if it renounced violence.

His offer did not apply only to those who had already served long terms for politically motivated crimes, such as Mr Mandela, but also to "those who have not yet served a substantial part of their sentences". The latter, he said, would "receive credit if they forswear violence".

Presidential aides indicated this meant that such prisoners, provided they met the stated condition, could be eligible for remission of a great part of what remained of their prison terms. Mr Botha was speaking at a ceremony in Cape Town Castle in which he awarded the Star of South Africa, one of the country's highest honours, to a number of people for services to the armed forces. About 200 white, Indian and Coloured MPs, and ministers, as well as relatives of the recipients of awards, were present.

"If the ANC and other organizations concerned, also decide to reject and renounce violence, the Government is willing to talk to them, as with any other organization that strives for true peace and development for the people of our land," the President said. "We should heed the lessons of history and build a safe future on the wisdom of experience. We must not repeat the mistakes that were made elsewhere in Africa."

Three other leading ANC figures serving life sentences, Mr Walter Sisulu, in his early seventies, and Mr Ahmed Kathrada and Mr Andrew Mlangeni, in their fifties, have joined Mr Mandela, who is in his late sixties, in rejecting Mr Botha's offer.

In a six-page memorandum submitted to the President from Pollsmoor Prison near Cape Town, the three described the offer as an "attempt to deceive the world that the Government is reasonable and human". They say it is up to the Government to cease violence, end apartheid, lift the ban from the ANC and allow exiled and banned people to return to South Africa and engage in free political activity.

The Prisons Department has announced that four "security prisoners" have accepted the terms for release, but has refused to reveal their names.

Observers see the President's latest statement as placatory and a signal that the door is still open. His reference to lessons of history is regarded by some as a veiled admission that it might have been a mistake to have banned the ANC.

The Government appears for the first time to have entered into a kind of bargaining process with the ANC, and it is not surprising that the pending statements by their side should have been tough. It is thought that a meeting of ANC leaders in exile, probably in Tanzania, which is planned in the next two months, could determine whether dialogue is possible.

Five government soldiers, two blacks and three whites, have died in clashes with Swapo guerrillas in northern Namibia, it was announced in Windhoek, the Namibian capital, yesterday.

The spokesman said that in the past nine days the security forces had killed 30 insurgents, bringing the total of Swapo rebels killed since the start of the year to 130, against a loss of seven South African troops.

Bomb attack

Berlin (AP) - A Bomb damaged the home of Herr Manfred Ganschow, chief of West Berlin's State Security Office.

Spying scandal in Spain

Two Americans leave in a hurry

From Richard Wigg, Madrid

ing the Government's scientific and technological programme.

The last case involving an American was 12 months ago when Spanish police claimed to have caught a member of the CIA while he was tapping telephone conversations between arms dealers in a Madrid hotel.

Spanish officials conceded yesterday that they were withholding comment to avoid further strain on Spanish-American relations at a time when reports from Washington of US contingency plans to station nuclear depth charges in Spain have alarmed Madrid.

In addition, Mr James Dobbin, Under-Secretary of State for European Affairs in the Reagan Administration, visited Madrid earlier this week to try to resolve serious differences over Spain's reluctance to join

Concom, the strategic exports coordinating group of Nato countries and Japan.

LISBON: Responding to reports that the United States has had secret plans since 1975 to install nuclear arms on Portugal's Azores islands and other countries for emergency use, the Portuguese Foreign Minister, Senhor Jaime Gama, said in Lisbon yesterday that "Portuguese authorities have not even stooped to consider the speculation" (Martha de la Cal writes).

He said his ministry commented only on facts, not speculation. He pointed out that the recent agreement between Portugal and the United States on the use of the Lajes base in the Azores clearly stated that there would be no nuclear arms deposits.

UN says starvation estimate too low

The head of the United Nations famine relief operation in Ethiopia left London yesterday having briefed Mr Timothy Raison, the Minister for Overseas Development, and senior British aid workers on long-term problems facing the international relief effort (Paul Valley writes).

Mr Kurt Jansson, Assistant Secretary-General of the UN, told them that the previous estimate of people at risk from starvation in Ethiopia - 7.7 million - was too low. The were probably nearer 8.5 million. He recommended that a new survey of the problem be

conducted jointly by Ethiopia, the charities and UN agencies. Supplies of grain looked satisfactory in the short term. The target for the year was 1.3 million tonnes, and deliveries promised between now and May would bring in 600,000 tonnes.

Supplementary food, for high-intensity feeding of severely malnourished children, was in very short supply. Urgent deliveries were needed. Large shipments were expected from the United States and the World Food Programme in three months time but 4,800

Land of fear, page 8

'Dallas' may be served up Peking style

From Christopher Mosey, Stockholm

Dallas, The Jewel in the Crown, and other popular series running on Swedish television will be shown either without sound or to the accompaniment of Chinese or classical music after March 7 unless agreement is reached in a dispute with the militant local composers' union.

The union is asking for a 27 per cent increase in royalties paid for the use of contemporary recorded music, including sound tracks, which would cost Swedish radio £4.2 million a year.

If agreement is not reached, the only music that could be broadcast in Sweden after March 7 would be tunes written before 1935, classical or Chinese music, none of which are subject to royalty payments.

They were medical scientists working in an area of great human need.

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the Bill and thereby endorse the Warnock proposals it would have accepted the principle that some human beings were to be regarded as non-persons if it suited the interests of science and was held to benefit others. The idea that the end justified the means did not die with Hitler. It was alive today.

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Mrs Renee Short (Wolverhampton North East, Lab) said the success rate for in vitro fertilization was low and research was still needed to improve it. If the Bill was passed this work would cease.

Mr Robert Jackson (Wantage, C) said research was still needed into the causes of congenital abnormalities. So long as there was the possibility of experiments producing results Parliament was taking a grave responsibility in preventing them.

Two Americans with diplomatic status have been withdrawn hurriedly from Spain after being caught spying on communications installations, according to newspaper reports here yesterday.

Both the US Embassy in Madrid and the Spanish Foreign Ministry refused to make any direct comment, but Spanish intelligence sources claimed that earlier this month the two had been caught photographing government buildings.

One of the Americans is said to have worked in the embassy while the other held a civilian job on the US Air Force base at Torrejon, just outside the capital.

Last month a cultural attaché at the Soviet Embassy was expelled for allegedly seeking to buy official documents concern-

ing the Government's scientific and technological programme.

The last case involving an American was 12 months ago when Spanish police claimed to have caught a member of the CIA while he was tapping telephone conversations between arms dealers in a Madrid hotel.

Spanish officials conceded yesterday that they were withholding comment to avoid further strain on Spanish-American relations at a time when reports from Washington of US contingency plans to station nuclear depth charges in Spain have alarmed Madrid.

In addition, Mr James Dobbin, Under-Secretary of State for European Affairs in the Reagan Administration, visited Madrid earlier this week to try to resolve serious differences over Spain's reluctance to join

Concom, the strategic exports coordinating group of Nato countries and Japan.

LISBON: Responding to reports that the United States has had secret plans since 1975 to install nuclear arms on Portugal's Azores islands and other countries for emergency use, the Portuguese Foreign Minister, Senhor Jaime Gama, said in Lisbon yesterday that "Portuguese authorities have not even stooped to consider the speculation" (Martha de la Cal writes).

He said his ministry commented only on facts, not speculation. He pointed out that the recent agreement between Portugal and the United States on the use of the Lajes base in the Azores clearly stated that there would be no nuclear arms deposits.

It is said to think that the flag that has flown here for 261 years will be taken down in less than two months," said Mr Anthony Bradfield, who seems destined to be the last British consul in this northern Greek city.

He is to be replaced by an honorary consul after March 31, and Britain will save £34,000 a year. Perhaps typically, the consulate premises were given a costly facelift only a few months ago.

The consulate was set up, while Salonika was still part of the Ottoman Empire, as a vital staging post on the way to Constantinople both by road and sea - the very reason why the city, built by Cassander in 316 BC and named after the half-sister of Alexander the Great, was proclaimed the second city of the Byzantine Empire.

Britain's outpost played an important role in the last years of Ottoman Rule after 1900, when for 14 years it even operated its own post office, and of course later during the Macedonian campaign. Salonika was conquered by the Greeks in 1912.

In recent years the consulate looked after the interests of British trade, two or three thousand Britons in the area, about 60,000 British holiday-makers each year, and the nine British war cemeteries of northern Greece.

British residents have organized a protest group headed by Brigadier (Ret) John Noddy, against the closure, but so far to no avail.

The strongest reaction has come from the Greeks of Salonika who this year celebrate the 2,300th anniversary of their city: they have taken the action as a slight. Britain has been receiving telegrams of protest from their organizations.

Consulates are maintained in Salonika by the United States, France, Germany and Italy. The Soviet Union is now pressing Greece to allow it to open one.

Train driver's 'blank' before death crash

A 45-second blank in the memory of a train driver remained when the inquiry into the Wembley Central rail crash in October, in which three people died and 18 were injured, ended in London yesterday.

The accident involved a freightliner running between Willesden and Holeyhead and a packed commuter train from Euston to Bletchley which struck it a side-long blow.

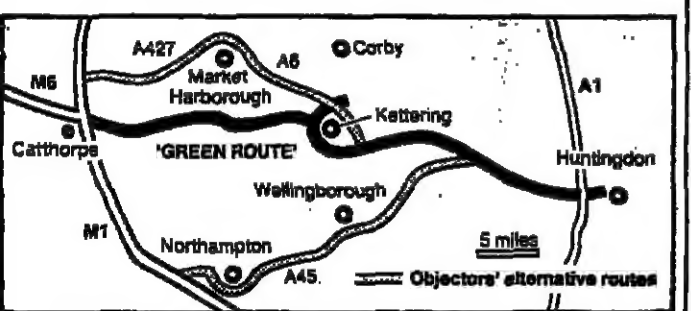
The driver, Mr Ronald Armstrong, aged 63, a teetotaler and non-smoker, who was often rostered for the Advanced Passenger Train's Euston-Glasgow run, could offer no explanation for his lack of memory of passing three signals, one on double amber, one on single and the red spot, at up to 65 mph, nor of their associated horn warning in the cab of the passenger train.

Mr Armstrong, of Leighton Buzzard, had total recall of the

phasing of the signals from Euston but there was a 45-second blank until the horn "brought me back to life again. The horn sounded and I made an emergency brake and that was when I saw the liner."

Major Charles Rose, Department of Transport chief accident investigation officer, said when he closed the inquiry: "He had an almost total recall of every detail of the journey until he approached the signals, when he had an extraordinary lapse of concentration or memory of the events."

Major Rose said: "The situation is no doubt a worrying one because here we have a train driver by a very experienced driver with modern signalling and additional aids, such as the automatic warning system. The AWS appears to have failed in its function of providing a safe interval between trains."



Road would ruin much farmland, inquiry told

Government plans for the M1/A1 link road will cause serious disruption to farming and take a large area out of agriculture for ever, a public inquiry was told yesterday.

The inquiry at Kettering, Northamptonshire was told that the Department of Transport's "green route" would bring a huge volume of traffic to areas that have never experienced it before, and where residents enjoyed a "quiet and rural life".

Mr Michael Grindall, a farmer of Catthorpe, Leicestershire, where the "green route" would begin, said it would be better to use the existing A427 and A45 as the link road, this saving "a considerable area of irreplaceable agricultural land".

The proposed road, as set out by the Department of the Environment and of Transport, dissected many farms, causing disturbance and disruption to farming, whereas the alternative

route on the A427 and A45 would not do so, he said. The inquiry has lasted 21 weeks, and is expected to go on for at least another three months. More than 1,000 objections have been lodged to the Government's plans, and four options put forward.

Mr Grindall, who farms 700 acres, said that the "green route" would pass through some "historical and unspoilt countryside", whereas farmers and villagers close to the A427 were used to heavy traffic and noise.

He told the inquiry that the proposed layout for the M6/M1-A1 junction would increase its costs, and restrict movement around the farm.

Mr Derrick Masters, a solicitor representing more than 20 farmers, called on the Department to improve plans for drainage of the link road.

High Court ruling for police chief

The Chief Constable of Derbyshire, Mr Alfred Parrish, who has been suspended from his post pending disciplinary proceedings, was allowed in the High Court yesterday to seek to bring forward his retirement from the force.

The local police authority, Derbyshire County Council, has refused to hear his application to retire, although three doctors have said Mr Parrish is disabled. His counsel, Mr Anthony Scrivener, QC, said the authority feared his retirement would "thwart" those proceedings.

New flag flies over Guernsey

A proposed new Guernsey flag, flown for the first time yesterday at St Peter Port, combines a gold cross used by William the Conqueror with the St George's Cross, and is intended to symbolize the island's links with Normandy, as well as with the English crown.

If the design is approved by local MPs on March 13, the Queen's approval will be sought for its use.

Actor accused of breaking window

John Bindon, aged 41, the actor, of Fulham, south-west London, appeared before West London magistrates yesterday accused of causing £10 damage by smashing a window at the Bologn Restaurant in Old Brompton Road.

He asked for time to seek legal advice and was remanded on bail until March 1.

Heroin seized at Heathrow

Customs officers seized £850,000 of heroin at Heathrow Airport on Thursday, it was disclosed yesterday. The heroin was sewn into the jacket and bedroll of a passenger from Bombay.

The suspect and three men who were waiting for him were arrested.

Nureyev dances

Rudolf Nureyev is to appear as a guest artist with the London Festival Ballet for two performances of *La Sylphide* at the Royal Shakespeare Theatre, Stratford-upon-Avon, on February 27 and 28.

PARLIAMENT FEBRUARY 15 1985

Warnock report • 'Scientists playing God'

Support for Bill to ban embryo experiments

COMMONS

The Unborn Children (Protection) Bill to prevent experiments on human embryos, was read a second time in the Commons by 238 votes to 66 - majority 172. As the debate was about to start, protesters in the Strangers' Gallery let off fire crackers, shouted, blew whistles and threw pamphlets. They were escorted out by the doorknockers.

The Bill, sponsored by Mr Enoch Powell (South Down, OUP), prevents a human embryo being created, kept or used for any purpose other than enabling a child to be born to a particular woman and makes it a criminal offence to be in possession of an embryo except with the authority of the Secretary of State for Social Services given expressly for that purpose and no other.

Before Mr Powell opened the debate 11 other MPs submitted petitions signed by many of their constituents concerning the protection of the human embryo.

Mr Kenneth Clarke, Minister for Health, said Mr Powell's Bill had come too soon. The issue had not been thoroughly debated and thought out. Mr Powell said the Bill did not interfere in any way with the procedures in use at present for enabling women who would not

otherwise be able to do so to bear children. When he first read the Warnock report he had a sense of revulsion and repugnance deep and instinctive towards the proposition that a thing, however defined, of which the sole purpose and object was that it might be a human life should be subjected to experiment to its destruction for the purpose of the acquisition of knowledge. He soon discovered that his opinion was widely shared.

It was argued that to permit the use of the fertilized embryo for research would open the way to new and useful medical knowledge. As a human, alive and had the full potential of becoming a human being, it was morally wrong to stimulate its creation for the purposes of experimentation or to discard it and throw it in the dustbin.

Mr Norman St John-Stevens (Chelmsford, C) said an embryo was a unique form of matter. It is human, alive and had the full potential of becoming a human being. It was morally wrong to stimulate its creation for the purposes of experimentation or to discard it and throw it in the dustbin.

Mr Jo Richardson (Barking, Lab) said Mr Powell had claimed the Bill would not interfere with research into infertility, but that was not the opinion of others who were qualified. They believed it would effectively outlaw that research. Even if he were right, and the Bill did not close the door for infertile

couples, it would impose the most serious procedures on *in vitro* fertilization. Women would have to await the express consent of the Secretary of State rather than allowing women to decide for themselves with their doctors.

The Secretary of State was not a doctor and neither he nor his officials could possibly have the expertise to say yes or no to a request. A decision would be quite arbitrary.

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Mr David Crouch (Canterbury, C), parliamentary member of the Medical Research Council, said the business of medical research in the area of embryology and human fertilization was to help humanity and not to work against it. It was to help those who were infertile and to help to control fertility. Above all it was to help to prevent congenital abnormalities.

Research into *in vitro* fertilization was very new. There were more things needed to know to help the childless couple and the childless mother. The Bill required them to stop research. Researchers were not monsters. They were medical scientists working in an area of great human need.

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the Bill and thereby endorse the Warnock proposals it would have accepted the principle that some human beings were to be regarded as non-persons if it suited the interests of science and was held to benefit others. The idea that the end justified the means did not die with Hitler. It was alive today.

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Mr Robert Jackson (Wantage, C) said research was still needed into the causes of congenital abnormalities. So long as there was the possibility of experiments producing results Parliament was taking a grave responsibility in preventing them.

Mr Kenneth Clarke, said the Government was neutral. Plainly it owed the House a full response to the recommendations of the Warnock Committee, in due course and Parliament would have to address itself to a major Bill covering a large number of these issues.

"We could not tell the House when such a Bill could be introduced. The Government's aim was to produce a Bill in the lifetime of the Parliament - as soon as was reasonably possible."

"Those who supported Mr Powell's Bill were probably stopping beneficial research. It was a drastic step to rule out an area of research which people wished to follow."

The choice the House has to face today (the said) is between regulation or criminal law and a ban - whether it is all banned or somehow it is regulated in a way yet to be determined.

Mr Michael Mearns, chief Opposition spokesman on health and social security, speaking in a personal capacity, said he respected the motives of those promulgating the Bill but the wiser course would be to reject it. It was premature because it pre-empted the wider Warnock package.

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Britain's outpost played an

Costly facelift fails to save diplomatic outpost

From Mario Mediano, Salonika

The British consulate here, founded in 1724 and the oldest consular post in its diplomatic service, is to close, victim of another Foreign Office economy drive.

"It is said to think that the flag that has flown here for 261 years will be taken down in less than two months," said Mr Anthony Bradfield, who seems destined to be the last British consul in this northern Greek city.

He is to be replaced by an honorary consul after March 31, and Britain will save £34,000 a year. Perhaps typically, the consulate premises were given a costly facelift only a few months ago.

The consulate was set up, while Salonika

Palestinians in Sidon camp promise peace when troops leave

From Robert Fisk, Ein Helwe camp, Sidon

There are earthen barricades going up around Ein Helwe and the underground shelters are being cleared but the 35,000 Palestinians living in the slums of the Sidon refugee camp have promised to keep the peace when Israeli troops leave the city this weekend.

The Palestinians have told the Lebanese authorities here that they will neither attack the Christians living on the hills above them nor engage in a fratricidal war between pro-Arafat and anti-Arafat Palestine Liberation Organization factions.

A 10-man Popular Committee made up of both groups from the camp, yesterday trooped into the Sidon camp to talk to Colonel Assad Dagher. At the half-hour meeting, a short, dark-haired man in

hesitated when I asked if armed PLO guerrillas rather than Lebanese troops would be on guard outside the camp in a month's time. "Perhaps no and perhaps yes" was all he said.

In fact, the inhabitants of Ein Helwe have been restoring and re-stocking their deep underground bunkers in case the camp comes under siege by Christian militiamen or under Israeli air attack. Young men have thrown up earthen barricades around approaches to the camp. One of them, which ran between Ein Helwe and the Christian Phalangist suburb of Darb Seem, was smashed down by an Israeli tank on Thursday, a curious thing to do since the movement could have been used only if Christians attacked Palestinians in the area. The Israelis have left other barricades intact.

Furthermore Mr Yasser Arafat, the PLO chairman, appears to have gone to extraordinary lengths to ensure that Ein Helwe remains firmly in the hands of his supporters and not those of the pro-Syrian 'Abu Moussa' PLO group.

Sources in the camp say that Mr Arafat, before leaving Tunis for Romania this week, sent a large quantity of funds to a PLO account in a French bank in Sidon, money which is now being distributed in the camp. The sources say that 2,000 Lebanese pounds (about £133) is being given to every married man in Ein Helwe and 1,000 Lebanese pounds to single men. In the camp, this sort of money goes a long way.

If Mr Arafat intends buying off his opponents in Sidon, however, members of Ein Helwe's committee agreed yesterday that there are hundreds of Palestinian guerrillas who fled the camp during the 1982 Israeli invasion and will now return to be with their families. These men are now in the Bekaa valley and despite Mr Abu Saeed's claim that there are no guns in Ein Helwe, young men - apparently Arafat supporters - are carrying weapons in the camp at night.



Mr Arafat: Cash sent to Palestinians

a blue jacket, who gave his name as Abu Saeed, announced that his people "will not attack any political group in the area and will respect Lebanese government authority".

Mr Abu Saeed was more vague when I spoke with him afterwards. While insisting there was no division between PLO factions inside the camp - in itself an incredible claim - he

UN hands tied

Lebanon insists on going it alone after pullout

From Zdzislaw Pysarski, New York

Lebanon has refused to take any formal steps in the United Nations Security Council to arrange a peacekeeping role for the world body in Sidon after the Israelis have left - within the next 48 hours.

Beirut is insisting that the Lebanese Army will cope alone, and this has tied the hands of the Security Council. Even efforts to take symbolic measures over the predictions of civil chaos have been thwarted.

Diplomats see Syria as the compelling force behind the Lebanese bravado. There is some hope that it is nothing more than diplomatic brinkmanship with the departing Israeli and at the last moment a strong UN contingent will be given the green light to go to Sidon. There have been attempts by some members of the Security Council to visit Syria and shame it into allowing Lebanon to make the crucial request for assistance.

But there is a more prevalent view that Syria, in pursuing its role as power-broker in Lebanon and thus strengthening its influence in the wider Middle

East arena, simply does not want UN troops in the way.

Since it views a subservient Lebanon as vital to its interests, Syria may be blocking a UN presence in Sidon in the same way that it prevented a UN force from entering Beirut last year to replace the besieged multinational force.

Damascus would like to be the one to control the level of violence in Sidon. Scenarios are being suggested of Syria coming to the rescue and gaining even further leverage.

Syria's dominance in Lebanon provoked the creation of a moderate Arab axis of Egypt, Jordan and Iraq. Diplomats believe Monday's agreement between King Hassan of Jordan and Mr Yasser Arafat will only make Syria more determined to see the PLO rebels establish a stronghold in the Palestinian camps in southern Lebanon.

Mr Arafat's representatives at the UN have been sending frantic letters to the Security Council enjoining it to act, and the Soviet Union may find itself in a position of having to choose between Mr Arafat and Syria in the Council.

Tehran denies reports of Khomeini illness

Tehran (Reuters, AFP) - The Speaker of Iran's Parliament, Hajatollah Ali Akbar Hashemi Rafsanjani, yesterday denied Western reports that Ayatollah Khomeini is ill.

Hajatollah Rafsanjani told worshippers at prayers in Tehran that the Western radio had "magnified the question of the Imam's illness as non-existent illness".

He referred to the Ayatollah as being about 86 years old and said: "Considering the old age and weakness coming with it, the Imam is one of the most hard-working old persons in the world."

In recent months Ayatollah Khomeini has considerably reduced his public engagements.

On the war with Iraq, Hajatollah Rafsanjani, a member of the Supreme Defence Council, said Iran had the upper hand. It was ready to attack at every point but would not be rushed into a premature operation.

Call for red-light charter

From Robert Schull, Amsterdam

A three-day international conference ended last night with a final, ringing demand for a red-light charter for prostitutes.

Earlier the congress, attended by about 150 male and female prostitutes and their supporters from West Europe and North America, adopted a "world charter for prostitutes' rights" and set up an international committee for those rights.

The main aim of the charter is to obtain recognition that prostitution is a profession like any other, and that taxation and social benefits should apply as in other trades.

The committee, which intends to lobby the United Nations, the European Parliament and national governments, will be based in The Netherlands and seek tax-exempt foundation status.



Centre of attention: Mr Levin flanked by Mr al-Sharaa (left) and Mr Eagleton in Damascus yesterday.

Syria gives escaped TV man to Americans

From Our Correspondent Beirut

Jeremy Levin, the American television journalist who escaped after nearly a year of captivity in Lebanon, was turned over to US custody yesterday in Damascus.

The Syrian Foreign Minister, Mr Farouk al-Sharaa, presented Mr Levin to the American Ambassador, Mr William Eagleton. The journalist was later flown to Frankfurt for a reunion with his family.

Mr Levin had been working as the Beirut bureau chief for Cable News network when he disappeared on March 7 last year from his flat in west Beirut, the Muslim sector. He said he had been held in a block of flats somewhere in the Bekaa Valley, which is under Syrian control. He never knew who his captors were. "They were holding me for something. They didn't kill me. But I don't know why they were holding me."

The shadowy Islamic Jihad organization claimed it was holding Mr Levin and four other Americans.

The journalist described his escape as "the usual cliché". He slipped loose from his chains late on Wednesday night, tied three blankets together and slid down the wall.

After running for about two hours, he met some Syrian soldiers. He believed at least four others were being held in the same building but did not know who they were.

Unifil protests to Israelis over village punch-up

From Christopher Walker Jerusalem

Unifil, the United Nations Interim Force in Lebanon, has registered an official complaint with the Israeli Army about an incident in the south Lebanese village of Burj Rahhal on Thursday, in which French UN troops and Israeli soldiers were involved in a fist-fight.

A UN spokesman said yesterday that it happened when the French unit attempted to dissuade Israeli soldiers with a bulldozer from demolishing a house in the Shia Muslim village raided

earlier by a force of 200 Israelis. About 60 of the villagers were taken away for questioning about recent ambushes in the area near the occupied city of Tyre.

The spokesman said the UN soldiers regarded it as part of their peace-keeping mandate to prevent the house being bulldozed, but they were outnumbered and forced from the scene by the Israelis, who destroyed a community centre and three houses of suspected guerrillas.

The Israelis are unrepentant about the incident, which has revived much of the suspicion

felt by officials here about the role being played by Unifil in southern Lebanon. Officers told Israeli radio of their disappointment at the behaviour of the Unifil men, claiming they would have been better employed "preventing terrorist activity".

It is understood that a report sent by Unifil commanders to UN headquarters in New York supported the action of the French soldiers.

In a separate development, the Israeli Army announced yesterday that an investigation had been launched into an incident in Lebanon on Wed-

nesday, when it is alleged that an Israeli captain fired deliberately at a car containing an NBC correspondent and a film crew. No one was injured.

Yesterday executives of the NBC and CBS networks in the US were reported to have sent letters of protest to Mr Shimon Peres, the Israeli Prime Minister.

Mr Lawrence Grossman, NBC news president, was quoted as describing the incident, which took place near the Awali river crossing, as outrageous and demanding that the Israeli concerned should be severely reprimanded.

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Bulgarians accused of killings to make Turks change names

From Roger Boyes, Sofia

Travellers returning from the rugged northern mountain district of Bulgaria yesterday gave a dramatic, detailed picture of the government campaign to change, at bayonet point, the names of ethnic Turks.

Several scores of Turks have been killed, some Muslim women raped or humiliated, and internal security troops backed by tanks have encircled villages in the operation to assimilate Bulgaria's biggest national minority, the sources said.

The main operational areas in the north-east and south-east of Bulgaria have been closed to diplomats and journalists since the name-changing action began in December. But for the first time some travellers have broken through the security cordon and on their return told *The Times* of the fierce clashes between the Bulgarian forces and the Turks.

News of the intensified violence has also reached Ankara, which has withdrawn its ambassador, Mr Omer Engin Lutem, for "consultations".

The embassy in Sofia is surrounded by armed militiamen, who bar entry to Bulgarian Turks. The ambassador left yesterday in an armoured car.

According to the travellers, the village of Yabbonovo, in the Balkan mountain range, was sealed off entirely on January 12, a day after the 1,800 inhabitants had been told that their names would be changed from Islamic to Bulgarian ones.

Security forces were seen in

the streets with walkie-talkies and at 3am tanks started to rumble round the periphery of the village, striking fear into the population. At daylight the militia entered and moved from house to house.

"Each head of the household received a form with a blank space for him, his wife and five children," the travellers said. "If they hesitated, the militia simply pointed a gun at the head of the man and said 'sign'. Some were shot."

The Bulgarian Government denies it is using violence. Mr Lyubomir Shopov, head of the Foreign Ministry's Balkan Affairs Department, told *The Times* yesterday: "There is no substance to the press claims that we are forcing anyone to change his name. Everyone has a legal right under Bulgarian law to change their names. The territory had not been sealed off. It was just that heavy snowfalls have blocked the road."

However, the travellers said the violence experienced in Yabbonovo had been repeated throughout the Turkish region, including neighbouring villages and townships such as Vran, Lon and Valichka. In the regional capital of Razgrad, in the north-east, merchants in the bazars are reporting that local fatalities are between 200 and 300.

This information was supplied to them by Turkish farmers who were allowed to leave their besieged village to deliver produce. There is no way of confirming such reports, but they are in line with estimates by several Western

embassies. The Turkish press had reported some 800 fatalities in the recent clashes, but the travellers tend to discount this as exaggeration.

However, the methods used by the Bulgarian militia seem to be calculated to spark off violence from the Islamic farmers, most of whom are hunters, with axes and shotguns readily to hand in their houses. Witnesses have said the police sometime strip teenage daughters of the farmers, in an effort to humiliate the family and persuade them to sign away their Turkish names.

Some Turks built barricades when they heard that the militia, backed by internal security troops, were approaching to carry out the name-changing operation.

The point of the campaign seems to be to create a new uniform Bulgarian identity and deny the existence of any substantial minority. The Bulgarian Turks have to change their names from, for example, Ismail to Ivan and from Mehmet to Mikhail. Family names are chosen from a list.

The Government claims that it is being seriously misrepresented in the Turkish and Western press and complained to this effect to Sir Geoffrey Howe, the British Foreign Secretary, who was in Sofia earlier this week. He replied that if there were any distortions in the reports, which are believed by all the main Western embassies, the Bulgarian Government should allow objective observers into the sealed areas.

Walesa to face the prosecutor in Gdansk

Warsaw (Reuters) - Mr Lech Walesa, the Solidarity leader, said yesterday he had been summoned for questioning by prosecutors, as three senior activists of the banned trade union were charged with planning a national strike.

Mr Walesa reported through an aide that the prosecutor in Gdansk wanted to see him today "as a suspect" on the same charges faced by Mr Adam Michnik, Mr Bogdan Lis and Mr Wladyslaw Frasyniuk.

The three were detained on Wednesday at a Solidarity meeting in a flat near Mr Walesa's home. Mr Walesa, who was present, was allowed to go free.

The official PAP news agency said Mr Michnik, Mr Lis and Mr Frasyniuk, who were all freed from jail last year under a political amnesty, were accused of fomenting unrest and illegal protests. The charges carry maximum prison sentences of three years, the Justice Ministry said.

They refer to the union's call for a 15-minute strike across Poland on February 28 against food price increases, to be introduced in March, and longer working hours.

The strike proposal, which came from Solidarity's underground Provisional Co-ordinating Commission (TKK), is the union's first call for industrial action for 18 months.

PAP made no mention of four other activists. Mr Janusz Palubicki, Mr Mariusz Wilk, Mr Jacek Merkel and Mr Stanislaw Henzlik, also picked up in the raid.

The authorities have 48 hours in which to lay charges against detained suspects or to release them. This period has now elapsed.

Mr Michnik and Mr Lis are already under investigation for attending the TKK meeting last month which decided on the strike.

The Justice Ministry said their amnesties could be revoked if they were convicted on the present charges, but only after all appeals procedures had been exhausted.

Mr Frasyniuk served a two-month sentence last autumn for allegedly disturbing public order, but it was passed by a misdemeanours court rather than a criminal court.

The three men are among Poland's foremost opposition activists.

BISHOPS' ATTACK: Poland's Roman Catholic bishops yesterday accused the authorities of waging an "unprecedented" propaganda campaign against the church (AP reports).

The bishops said that the trial of four secret police officers for the kidnap and murder of Father Jerzy Popieluszko had harmed church-state relations and failed to "strengthen social peace" in Poland.

The long agony of a chess marathon



Indignant challenger: Kasparov at yesterday's news conference, when the match was called off.

Frustrated Kasparov shows the calibre of a champion

By Harry Golombek Chess Correspondent

The decision by Mr Florencio Campomanes, the Filipino president of the International Chess Federation (Fide), to end the match between Anatoly Karpov and Garry Kasparov is unprecedented in the history of world championship matches.

Karpov has successfully defended his title by grace of the presidential decision to cut the Gordian knot in favour of the world champion, and thereby bring to a close the longest and most disappointing match in the history of the world championship.

To do him justice, Mr Campomanes seems to have opted for the only practical way of solving the problem with which he was confronted.

The whole chess world will sympathize with the young challenger's indignation at being deprived of victory after his fine work in the match. He will have the satisfaction, albeit a meagre one, of having shown that, although he is not yet world champion, he is fully capable of world championship calibre.

Disappointing though the final result may be to Kasparov, at one time it looked as though it was going to be even grimmer: after 20 games Karpov was leading by 5-0.

The way Kasparov started the match, which began on September 10, was extremely puzzling to all those of us who had hoped for a series of sparkling moves from the hand of one who appeared to be a young genius and who had already established himself in a leading position in the tournament world in quite a number of brilliant and massive victories.

Early on, however, it was apparent that his preparations for this match had been faulty. It was almost as though he took his task too lightly and thought he was going to achieve an easy victory.

He was, in fact, doomed to suffer one great handicap from the start of the match, when it became clear that the world champion had secured for himself the best analysis and the leading opening theorists in the Soviet Union to assist him in his opening preparations for the match and also to aid him in adjournment analysis. Karpov, who got the best of the grandmasters in his team, left

WINNING GAMES		
game	winner	
Sept 17	3	Karpov
Sept 27	6	Karpov
Sept 29	7	Karpov
Oct 6	9	Karpov
Nov 24	27	Karpov
Dec 13	32	Karpov
Jan 30	47	Karpov
Feb 9	48	Karpov
* playing White		

only the second-raters to the challenger.

This perhaps might explain why, when the match started, Kasparov allowed the games to proceed on opening lines that were more familiar to the world champion than to him.

It does not, however, explain the really feeble nature of Kasparov's early play. We saw none of the brilliant attacks for which he is world famous. The close resemblance between his play and that of the young Alekhine had led most of us to believe that the young challenger might well triumph over his more experienced adversary, but instead of beautiful executed combinatoric victories à la Alekhine, all we saw was a feeble and poorly-planned attack.

Still worse were the missed opportunities missed in a style totally uncharacteristic of his play hitherto.

An example was game six, in which he missed no fewer than three wins and eventually lost.



Pensive champion: Karpov (right) listens impassively as Mr Florencio Campomanes, the Fide president, addresses the meeting.

Finns reassure visitors over polio outbreak

From Alan McGregor Geneva

Finland does not foresee any need for travel restrictions or compulsory vaccination of visitors because of its polio outbreak, caused by a mutant virus.

Dr Tapani Hovi of the Finnish public health department, said yesterday that there was no evidence that the new strain discovered in the polio 3 virus was resistant to the vaccine being used in a special nationwide immunization campaign.

He was at a conference called at the World Health Organization headquarters, attended by experts from the United States, Netherlands and the United Kingdom.

Soviet proposal on troop cuts raises US hopes

From Mohsin Ali, Washington

The United States yesterday expressed the hope that the latest Soviet proposal at the Vienna talks on troop reductions in Europe reflected a willingness to re-establish serious dialogue, which had been absent since Nato modified its position in April, 1984.

The Soviet Union on Thursday sought to break the deadlock at the 11-year-old negotiations on mutual and balanced force reductions (MBFR) in Central Europe. It proposed that in the first phase the US should withdraw 13,000 troops, while the Soviet Union would reduce its forces by 20,000 within a year of an agreement being reached.

The Russian move comes, shortly before the two super-

powers begin their talks in Geneva on nuclear missiles and space arms control on March 12 and is aimed at building trust and a better climate in East-West relations.

Both Nato and Warsaw Pact countries have proposed larger withdrawals from Central Europe in later stages. Under the latest Soviet proposal the Warsaw Pact forces would be cut back to 900,000 men on each side, including 700,000 infantry. Half the Warsaw Pact reduction would consist of Soviet troops.

The Nato countries had proposed earlier that in the first stage the US withdraw 13,000 soldiers and the Soviet Union take out 30,000.

MEPs block golden handshakes

Brussels - The European Parliament has blocked immediate payment of £1.77 million in golden handshakes to the 11 European commissioners who retired at the start of this year (Ian Murray writes).

Member states had asked Parliament to release the money, even though the Community has no budget yet for this year, to honour the pay-off agreement.

But Parliament, by 270 votes with none against, only agreed to release a total of £321,000. The Budget Commissioner, Mr Hans-Joachim Lauth, said this would be enough to meet commitments until June. There would then have to be a new request for further funding if the Community still had no budget.

Official in Ankara held on spy charge

Ankara (Reuters) - Mr Hayat Ihan, press spokesman for Turkey's Interior Ministry, has been arrested on suspicion of spying for Libya, his wife told Reuters.

His arrest comes after the detention on spying charges of a translator at the Libyan Embassy and a Turkish journalist. They face up to 15 years in jail if convicted of spying.

Mafia hideaway discovered

Palermo (AP) - Heavily-armed police, scouring the countryside for Mafia suspects, discovered an underground hideaway believed to have been used by top crime chiefs.

The elaborate system of tunnels and rooms was found beneath a country villa outside Palermo, that - belogged to Michele Greco, nicknamed "The Pope", and his cousin Salvatore, a newspaper report said.

Sri Lanka frees journalists

Colombo (Reuters) - The Sri Lankan Government has ordered the release of three journalists, two of them Britons, detained last Friday near a military camp in the troubled northern town of Jaffna.

The Britons, Nicholas Cole and Michael Zaslavsky, and a German journalist, Peter Evelyn-Jouvenal, had obtained accreditation. State radio said 58 separatist guerrillas had been killed in north-eastern Sri Lanka.

Interpol change

Paris (Reuters) - A French police inspector, M. André Bossard, has resigned as secretary-general of Interpol which is moving its headquarters to Lyons. Commander Raymond Kendall, a former Scotland Yard detective, will be acting head until October.

Blaze rift

Manila (AP) - An impatient police colonel yesterday took charge of firefighters at the Regent of Manila hotel after all six fire engines operating ran out of fuel and could not spray water for hours. The death toll is put at 24.

Orphans die

Dhaka (AP) - Twenty orphans attending a fast in northern Bangladesh to mark a religious ceremony on the 40th day after the death of one of their teachers have died from food poisoning. Another 50 are ill.

Mountain flight

Buenos Aires (Reuters) - A French Air Force captain, has leapt off Aconcagua, at 23,035 ft South America's tallest mountain, in a paraglider. His unpowered flight lasted 25 minutes. The height of the staging area was not given.

Lange backed

Wellington (Reuters) - Nearly 2,000 anti-nuclear protesters massed outside Parliament yesterday to support the Labour Government's ban on nuclear warships visiting New Zealand's ports.

Tanker hit

Bahrain (Reuters) - A crewman was killed and three others injured in an Iraqi air attack on the Liberian-registered tanker Neptunia in the Gulf, the Iranian news agency Irna said yesterday.

Unwelcome face

Seoul (AFP) - South Korean authorities have banned the latest issue of *Newsweek* magazine because it has a photograph of the dissident leader, Mr Kim Dae-Jung, on its cover, sources said here.

Curfew cut

Noumea (Reuters) - France's special envoy in New Caledonia, M. Edgar Pisani, has cut by two hours an overnight curfew imposed on the island after violence.

Fire kills 3

Greix-Boiceau, Belgium (AP) - Three elderly women died when fire swept through part of a retirement home here. The victims ranged in age from 83 to 90.

Power saving

Khartoum (AFP) - Sudan's President Nimeiry has ordered markets and shopping centres to close each evening to save electricity.

Death plunge

Rome AP - An unidentified woman aged between 35 and 40 fell to her death from the roof of St Peter's Basilica yesterday in what Vatican officials said was an apparent suicide.

Hookah havoc

Cairo (Reuters) - A farmer trying to fight his hookah addiction set fire to a heap of dried straw at a village 95 miles north-west of here and started a blaze in which two people were killed, 24 injured and 180 houses destroyed. The farmer was unhurt.

Vietnamese seize Khmer HQ to complete Thai border victory

From Neil Kelly Bangkok

Vietnamese and Cambodian government forces seized the Khmer Rouge headquarters at Phum Thmei east of the Thai border yesterday. Thai officers said that, after reaching the village, troops set fire to houses and other buildings.

Although Phum Thmei has been the administrative and communications headquarters of the Khmer Rouge for several years, the guerrillas did not put up a struggle, but laid mines on approaches before withdrawing.

Phum Thmei has become known as the capital of "Free Cambodia". Last weekend, Prince Norodom Sihanouk, leader of the resistance, visited the village and received credentials from four foreign ambassadors. About 17,000 civilians lived there until they fled into Thailand.



The Khmer Rouge, whose military commander is Pol Pot, the former ruler of Cambodia, have abandoned most of their bases in western Cambodia.

There were believed to be about 10,000 Khmer in the Phum Thmei region. They have broken up into small units, according to Thai officers, and

are preparing to strike at the Vietnamese Army's long supply lines.

The battle near the border appears to be over. General Arthit Kamland-Ek, the Thai supreme military commander, said yesterday: "The loss of territory does not mean defeat in guerrilla warfare".

Diplomats in Bangkok, however, believe the setbacks of the past three months reduce the credibility of the resistance as an alternative to the Vietnamese-backed administration in Phnom Penh.

Prince Sihanouk expressed his concern about the situation. He said loss of territory and the fact that all civilians under the control of the resistance had been forced into Thailand might be damaging when the United Nations decides later this year whether to continue recognizing the resistance as the legitimate government.

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THE ARTS

Concert

London Sinfonietta
Voices/Howarth
St John's

Even by the London Sinfonietta's standards this was an extraordinary concert, with two world premieres and a range that embraced every conceivable genre-bar opera and indoor bowls. There was a piece for six singers by Simon Bainbridge, a classic of electronic music in the many shapes of Birtwistle's *Chronometer*-ticking overhead, a zippy step into the musical theatre of Maurice Kagel, and finally, which was where the Sinfonietta came in, an orchestral piece by Xenakis.

The Bainbridge piece is a modern madrigal placed on a glistening summit of ancient harmony. Called simply *A Cappella*, it begins with the mouthings of overtones, spreading upwards from the bass to a pair of sopranos, who then lead the light-filled progress through a short poem by Rilke on the nature of music as "transformation of feelings into audible landscape". The rapture and purity of this vision are beautifully retained, and the work was handled with deserving care and attention by the London Sinfonietta Voices, who later came back voiceless and masked as identical dummies to

show their paces in Kagel's *Pas de cinq* for noisy walkers.

If this piece does not survive repeat acquaintance too well - it has been about a fair bit recently in the repertoire of Northern Music Theatre - then the playing of *Chronometer* was a revelation. I thought I knew this work from the recording, but the eight-channel version here presented by John Whiting cleared up the counterpoint of clocks and showed how many of them come with their own reverberations, suggesting distant choirs, organs or brass bands. The music became essential Birtwistle.

Thellen, at the end was essential Xenakis: raw, noisy and invigorating. As the title suggests, this is sprouting music, and ideas sprout from the past quite as readily as they do from within the piece.

However, Xenakis's own hectic energy and his enjoyment of rich, complex sounds are everywhere apparent, whether in the rush of the whole ensemble down into what sound like gong resonances or in gender moments scored almost Tippett-fashion. Edgar Howarth conducted an excellent account, of what must become one of the Sinfonietta's party pieces.

Paul Griffiths

London debut

The British harpist, Vanessa McCandless, began her Purcell Room recital as if determined to prove that her instrument was not created just for angels and "young ladies". Through-out miniatures by Salzedo, Ann Griffiths, Respighi and Rota, also a song by Dusek, she projected her ideas forcefully and vividly, with fingers obviously trained to a high degree of fluency though not yet accident-proof (or were the lapses those of memory?).

But either because she herself

was more relaxed, or because in her second half she moved on to finer-grained French soil, suddenly she seemed to transform herself from an avid young scholarship-winner into a beguiling artist. The Paris-domiciled Krumpoltz's "Sonata dans la style pathétique" brought the first manifestations of a more fluidly seductive lyricism, and a transcription of Debussy's first keyboard Arabesque confirmed it.

Joan Chissell

Opera
A razor-sharp update of Rossini

A close shave: Figaro (Russell Smythe) and Doctor Bartolo (Donald Adams).

Il barbiere
di Siviglia

Royal, Glasgow

Like any farce, *The Barber of Seville* is concerned with action on the stage, not action about life, and so I see no objection to Robert David MacDonald's considerable additions to the action in his new production for Scottish Opera. The test must be not whether such business points out dramatic truthfulness, but whether it enhances the fun and of that there can be no doubt.

Mr MacDonald updates the opera to the 1950s which allows him to wheel on a German tourist with his accoutrements of lederhosen, camera, guide book and map, a dazed Harpo Marx-like character left over from the grotesque serenade orchestra of the opening, a couple of living teenagers, a frantic mother with two small children, and a splendid plastic whore decked out in the production's colours of creme de menthe and shocking pink. The objection to this crew might be that they distract attention from the main plot, but really one would have to be pretty slow to miss the mechanics of Rossini's comedy. Rather Mr MacDonald's production provides a highly entertaining framework within which outrageous, amusing and sexy things can seem entirely plausible, indeed inevitable.

The new period and the new excess also have their benefits within the central argument. In particular Berta is a magnificently awful creature as she is bravely sung and acted by Ludmilla Andrew, a slattern of a maid rarely seen without a bottle and singing a good bit of

her part while holding a cigarette in her mouth. Miss Andrew robustly bawls and mumbles the role in character, and I cannot think much of musical value is lost, any more than it is when Patrick Power performs another feat in his lines when in priestly disguise.

Elsewhere Mr Power is a very appealing Count, fruitfully lyrical and true. He is well partnered by Russell Smythe's Figaro who sings with great panache and fits the part as well as he does his sharp silver suit for the first act. Zehava Gal as Rosina looks and sounds the part too: she is sensual but clear headed and controlled, proud but kind hearted. The only thing that fails to please in her performance is a harshness whenever she sings loudly or high.

Donald Adams does his buffo bit as Doctor Bartolo but has some difficulty in negotiating the faster patter, and Geoffrey Moses offers a Don Basilio who looks like a shabby hat stand and yet sings with sepulchral authority.

The vivacity of the production is well held in place by Sue Blane's set, which presents a corner of old Seville that neatly slides apart to open up a patio for the interior scenes, besides providing alleyways and balconies for the extras who throng about. There is also strong support from Sir Alexander Gibson in the pit. The orchestra is delectable in the overture and storm interlude, and they tactfully withdraw otherwise to play accompaniments that mimic and elicit the sharply characterized vocal mannerisms that Rossini imposes and this cast generally fulfil.

Paul Griffiths

Theatre

John/The Double Boys
Oval House

The much-publicized relationship of Una, Lady Troubridge with the novelist Radclyffe Hall was the love that insisted on speaking - on shouting - its name. As the first overt invert of the English lesbian tradition, they set a standard of stylized unconventionality which mirrored that other enclosed hall of mirrors, male homosexuality. This is a camp theme and the all-woman *Hard Corps* company have given it an engagingly camp treatment which only occasionally drifts into candyliness. Sarah McNair plays Radclyffe, the "John" of the title, as a manish pre-war headmistress straight from the pages of *Artemis* magazine: brisk, resolute, not unresponsive, a little resigned in the face of the biological swizz that prevents her giving Una a baby. The younger partner, "Squiggly" in pet language, is personated by the play's author Adele Saleem, a highly accomplished parodist who also does a virtuoso turn as the spiritualist helping Radclyffe "reach" a former lover.

Meanwhile, upstairs at Oval House, another inseparable twosome are memorialized in *The Double Boys*, a dramatized biography of the original Siamese Twins Chang and Eng. These genetic curiosities were taken to America to be exhibited as freaks in the 1820s. Marrying the daughters of a rich Quaker, they became gentleman farmers (and slave owners) and fathered 21 children between them. The medical, legal and even spiritual problems posed by their condition remain a great fascination, but the task of doing it justice proves too much for David Annan and Judith Owen who share 28 roles in a breathlessly expositional script

Martin Cropper

Jazz

Getting the message with sax appeal

Art Blakey and the
Jazz Messengers
Ronnie Scott's

The last shall be first, eventually, and the musician who was the undoubted weakness of Art Blakey's *Jazz Messengers* when they visited Ronnie Scott's Club two years ago now seems on the verge of becoming its creative focus. That is the speed at which jazz musicians are propelled by necessity in the academy of jazz over which the indestructible Blakey has presided for more than three decades.

Back in the early weeks of 1983, Jean Toussaint, a tall young tenor saxophonist from the Virgin Islands, whose dark suits and large spectacles lend him a discreet, professorial air, seemed thoroughly disoriented by the rarified atmosphere into which he had been thrust.

That turns out to have been, as it were, Toussaint's overture. When the Messengers opened a fortnight's season on Frith Street this week, it was his light that sometimes cast Blanchard and Harrison into the shadows. Like practically every young tenor-player since John Coltrane and Wayne Shorter, Toussaint has fast fingers and a rather grant tone, but the elements of his style - among which asymmetrical phrasing and a powerful sense of swing are paramount - bear the marks of an overriding influence. On more than one occasion, as when he drove the temperature up during a blues solo, stoked by the leader's clamorous cymbals and by an urgent background riff spontaneously invented between Harrison and Blanchard, the house was moved to cheers.

As for his colleagues in the front line, perhaps their stint with Blakey is drawing to a close. Both are remarkable musicians, but Blanchard's choruses are now so

promiscuously strewn with technical extravagance and Harrison's so crammed with musical jokes (for much of the time he sounds like a cross between Eric Dolphy and Earl Bostic) that they no longer seem to be responding to the spur of a challenging environment.

By Blakey's recent standards, these Messengers have developed a very informal collective style, a trend encouraged by the rhythmic flexibility of the new bassist, Lonnie Plaxton, a gifted technician who might benefit from a bit of the more traditional discipline imparted by the straighter approach of his predecessor, Charles Fambrough. Such an observation, of course, should be taken in the context of an institution whose ability not merely to survive but to flourish and inspire is, in jazz terms, miraculous.

Richard Williams

Television

Drowned at birth

The *Cosby Show*, a new comedy for black actors - and presumably also for a black audience - began its first screening on Channel 4 last night.

It is a formula American situation comedy, taped in front of a supposedly live audience who are held powerless for half an hour, and probably treated with quantities of nitrous oxide to help them to sound appropriately amused.

The source of the comedy is purported to be the four cute kids forming the majority of the household headed by comic actor Bill Cosby.

Our hero, a hard working obstetrician, staggered home from a hard day on the wards to discover that the goldfish belonging to his youngest daughter is dead. The rest of the action derives from the attempts of this concerned middle-class parent to protect his child from the trauma of the pet's death.

When the think tanks which produced this genre of comedy

make the hero an obstetrician you know they anticipate being short of laughs. The trouble with the *Cosby Show* is its *raison d'être* is obviously to present educated, affluent role models to the black audience in America. Unfortunately this alone was not enough to provoke an outburst of humour.

Last we should miss the message this was a "crucially important" black household. There was a considerable quantity of antique-style mahogany on the set, both adults discuss their professions in laborious detail, and the entire family referred to the bathroom as the powder room.

Since Channel 4 addressed itself specifically to Britain's black audience, some fine comedies have been produced. Perhaps the time and money devoted to this American import might have been better expended on a repeat run of *No Problem*.

Celia Brayfield

Radio

A Greek tragedy

There is some satisfaction just in seeing Sophocles's three *Trojan Plays* billed in *Radio Times*. Here is Radio 3 doing what Radio 3 ought to do, putting out one of the world's perennial classics and doing it in some style, with an up to date translation, original music and a rather interesting cast.

And yet when I look back on a good many years' actual experience of productions, for example, of the works of Aeschylus, Euripides, Aristophanes - the memory is more of witnessing a duty nobly done than of any substantial pleasure and benefit. A reason for this was, I think, brought home to me by a visit to the National Theatre's *Oresteia* where I was reminded of the enormous importance of visual elements in these plays - the relation of actor to setting, movement or its absence, a sense of ritual, the presence of an audience. Radio, with all its appeal to the imagination, really cannot compensate for these. Whatever it does is bound to be a bit impoverished, and the question is how it can succeed in making the best of the material.

I found myself very much aware of a gap between reach and objective in the first play of the trilogy, *Oedipus the King* (February 3, director, as for all three plays, David Spencer). Although Robert Fagles' translation was plainly more supple, a little more colloquial and a great deal less heavily poetic than the version I have by me (E. V. Rieu, Penguin), it also seemed of rather small stature: short in particular of really arresting phrase and sequence. The actors - Tim Pigott-Smith, Stan Phillips, Patrick Stewart and Robert Edmondson - sounded as if they were unable to lift their lines and get them flowing, an unsuccessful struggle that was most noticeable in Mr Pigott-Smith's *Oedipus*.

After this, I didn't expect much of *Oedipus at Colonus* (February 10), but whether because I had come to terms with what was actually on offer or because the offer was a better one, this provided an absorbing two hours. Perhaps it is a play better suited to radio - stiller, more reflective, more mysterious.

Quite certainly Tim Pigott-

David Wade

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Simon Barnes

Gilt-edged blues

When is a Blue not a Blue? The fluctuating status of many sports in Oxford-Cambridge competition, and the fraudulent claims of many pseudo-sportsmen have made this a problematical question. But now the Oxford women's Blues Committee has decided to wipe out the grey area - by awarding certificates to Blues and half-Blues. The procedure would have scuppered the pretensions of Roger Hollis, the alleged M15 mole, who claimed an Oxford golfing Blue, and would have guaranteed an early exposure of a certain American journalist who recently lost credibility when it was discovered that his claim to a Cambridge rowing Blue was not based on fact.

It would also put an end to disbelief about the award of a half-Blue for ballroom dancing. Men used to get no recognition for their efforts in this strenuous area of competition, but the men's Blues committee finally relented a couple of years ago and permitted dancers a half-Blue. Rugby League players can also be awarded a half-Blue: they say they should be able to collect the full award, but some Rugby Union chaps think they are not entitled even to that. Observers see little chance of the men following the women's lead in the matter of awarding certificates. Let chaos and falsehood reign: the true blue knows the truth in his heart.

● The Oxford and Cambridge boat race crews will row the 28 miles from Cambridge to Ely and back on March 9, hoping to raise through commercial and individual sponsorship £1,000 a mile for Ethiopian famine relief.

Local derby

Telford, the non-league Shropshire side who play first division Everton in the fifth round of the FA Cup today, did not spend the night in a Liverpool hotel. There was no point. "All they have to do to get to the Everton ground is fall out of bed," said their manager, Stan Storton. Six of his first team players live on Merseyside: so does his assistant manager, and so does Storton. One Telford player, Ken McKenna, even has a tattoo on his arm the words "Everton forever".

Gallantry lives

Vitas Gerulaitis and Bobby Riggs have challenged Martina Navratilova and Pam Schreiber to play a tennis match for half a million dollars. Riggs, aged 67, beaten in 1973 by Billie Jean King, said, pleasantly: "I think we will kill them and put women's tennis back 20 years."

Ostpolitik

When West German soldier Markus Wasmaier won the world giant slalom championship at Bormio in Italy, the organizers of the event told him proudly. They played the East German national anthem at the presentation ceremony. The music was snatched off in mid-air and the Bormio town band enterprisingly struck up the right anthem. An official explained: "We have a tape with the East German anthem on one side and the West German on the other."

Lifetime event

The tragic news is that Virginia Holgate, the three-day equestrian, is to marry in October. Miss Holgate, possibly the only woman ever to have a pair of Union Jack shorts interviewed on television by Raymond Brookings-Ward, will marry Hamish Leng, an investment consultant.

● National Hunt trainer Jenny Pitman has been complaining that her horses are being asked to carry too much weight. A firm believer in leading from the front, she has lost a stone herself by following jockey Charlie Mann's herbal diet.

Stripping up

More about national anthems: Carl Lewis, the quadruple gold-medal sprinter, made a spirited bid to reclaim the hearts and minds of the American public when the recording of the Star Spangled Banner failed at an indoor meeting last week. Lewis, who was booed by a crowd of four hundred, broke the silence by starting the anthem himself. The crowd joined in, applauded wildly, and everybody got jolly American about it all. "I have taken a few singing lessons and I plan to take a few more", Lewis said afterwards. When he gave up athletics, he added, he hoped to become an actor.

BARRY FANTONI



Typical of you never to come across any secret documents you feel compelled to leak.

"Ponting", said a civil servant in a department with an ethos and function far removed from the Ministry of Defence, "has been a great morale booster."

This man, of the same rank as Clive Ponting, went on: "It's not that anyone condones his action, in fact we tend to think he's been rather unprofessional. But there's an unmistakable sense round here of one in the eye for the Government, and people have gloated."

The sentiment is ugly. Once, perhaps still, the major offence against the civil servant's own code was to embarrass his minister. Now officials are revelling in it. Since Ponting's acquittal there has been a good deal of wild talk about a "crisis" of Civil Service morale: some say low morale was a precondition for the Ponting affair; others say morale will be further lowered by the Government's likely response, for example in trying to tighten confidentiality rules.

But is there such a crisis? "Morale is lower than I have ever known it in the past 20 years," said one official in the Department of Health and Social Security. The words "morale" is at an all-time low" figured prominently in the recent pay submission of the Association of Inspectors of Taxes. A refugee from the Department of the Environment speaks of it "seething with restlessness."

Even Sir Robert Armstrong, Cabinet Secretary and titular head of the Civil Service, this week conceded to a modicum of "worry" over the reasons for present trends in recruitment and retention of the ablest people.

Scratch a civil service union activist and a list of grievances spills out, headed by pay. Without doubt it is widely believed in Whitehall that the administrative class - all those civil servants who qualify for the rather misleading adjective of senior - considers itself hard done by, especially in comparison with the private sector, where salaries are said to be up to 30 per cent higher.

It is not just money. The 14 per cent reduction in civil service numbers since 1979 has narrowed career prospects; some officials are now virtually immobile, and they don't like it.

There is certainly evidence that the ability of the Civil Service to take its usual share of Oxbridge graduates has declined. On the criteria of merit applied by the Civil Service Commission, it has been unable to fill all the vacancies for the administration trainee scheme, the inspectorate of taxes or other openings.

Yet "morale" seems to have as much to do with symbols and perceptions as financial fact. Among the trade union-minded the GCHQ affair still ripples - another indication, they say, of this government's attitude towards its servants. Anti-public service rhetoric from ministers (heard less often now) has stored up and festered.

In one department there is an impression that "honest advice" is no longer welcome; in another, a belief that only "true believers" need apply for the top jobs. "At the top of the office they have stopped questioning ministerial policies, stopped arguing the toss."

William Plowden, director general of the Royal Institute of Public Administration, speaks as a surrogate for the upper mandarin in these matters. In a recent lecture he mentioned "concern at the numerous anecdotes current about officials who believe that if they offer uncoventional advice to ministers they will be at best ignored, at worst penalized."

But this, it has to be said, is all rather inchoate, like the talk of officials "no longer prepared to take work home or stay in their offices till the middle of the night". Such talk, says John Ward of the First Division Association, which represents the administrators, ignores the enduring loyalty - unaffected by Ponting - of civil servants and their cardinal notion of professionalism.

Morale, he says, is a word he will not use, but other Civil Service union negotiators are less scrupulous. In the 1985 pay round, shaping up as another unedifying battle between the Treasury's 3 per cent and a claim for 15 per cent.

Generalizations about Civil Service morale must ignore the diversity of Whitehall, that congeries of government offices that takes in, for example, the Liverpool regional office of the Department of the Environment; there the adrenalin is running high at the prospect of direct rule of the city. In the Cabinet office and the efficiency unit there are officials whose enthusiasm for

David Walker looks beyond the Old Bailey verdict to a morale on the wane

Ponting: a sign of Whitehall's growing malaise



Armstrong: worried



Plowden: warning

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the Government's managerial strategy is unalloyed.

"Sensitive management" may sound wet but it is the one ingredient often missing. Civil servants and outside observers broadly sympathetic to the cultural revolution being fomented within Whitehall by Mrs Thatcher's government (a revolution involving fewer numbers, better management and a politicization of Whitehall's upper reaches) agree that personnel management is not one of her strong points. Morale, therefore, is unlikely to interest her.

Some ministers evidently think "morale" is merely a cover for the reluctance of the public service to adapt to the sometimes painful circumstances of the 1980s. Like teachers, civil servants have to accept that the days of an increasing clientele and jobs are gone for ever.

Some ministers, however, have not worked through the paradox in which they simultaneously have to downgrade and stifle the public sector of employment while ensuring that the machinery of state is well oiled and efficient. When he was still around Lord Rayner provided wise counsel.

One of his young men remembers Lord Rayner rejecting grand talk about morale but recalling that at Marks and Spencer he made sure he saw figures from the various stores of absenteeism and sickness. If they were up and there was not a flu epidemic, something was wrong.

The Civil Service is not Marks and Spencer and there is no central unit to collect such figures. But it would be an interesting exercise.

This is the testimony of a deputy secretary in one of the grander departments of state, a man not prone to exaggerate: "In this department there are areas of immense pressure because of workload and staff reductions. There's low morale. I'm aware of a higher degree of stress, illness and sick leave than in the past."

In his lecture William Plowden talked about problems of leadership within the Civil Service. Of the failure of Whitehall's senior managers, including ministers, to see that there are issues of spirit, drive, or morale. The newly formed Joint Management Unit run by the Cabinet Office and Treasury could usefully submit a paper to the PM on morale (to be published, please).

Clive Ponting has precipitated no crisis in some departments the verdict produced little reaction. But for some civil servants the Ponting affair will add to a sense of grievance which no effective manager, public or private, should tolerate for long.

Paul Valley

Fear, Ethiopia's new disease

Addis Ababa

To watch a man or woman dying of cholera is an awful and haunting experience. When the patient is attached to an intravenous drip as much as 20 litres of rehydrating fluid can spew in a single day through a body gripped by the deadly cholera vibrium. Once they have worked with the contagion, doctors say diagnosis is instinctive but unmistakable: they talk of cholera eyes and a cholera stench, which once smelt is never forgotten.

In a people wracked, as are the starving Ethiopians by shigellosis, amoebic dysentery and all manner of diarrhoea killers which are best treated by swift rehydrative techniques, it may seem academic to want to pin a specific diagnosis on such a plague. Informed members of staff in several UN agencies are full of examples of governments in many parts of the world which have suppressed the news of cholera epidemics. This delusion on the duty to report to the World Health Organization is caused by fear that reports of such a notifiable disease would jeopardise exports, and lead to a virtual quarantine of their nation. There are even hints of complicity by local WHO officials in such cover-ups.

Where attempts to cover news of cholera go hand in hand with effective moves to combat the outbreak there is, perhaps, some defence in adopting such a position. But too often fear of admitting the true nature of the problem is transformed into fear of taking action against the disease, lest action be interpreted as a form of acknowledgement.

In a police state like Ethiopia, fear is one of the threads which is woven throughout the entire social fabric. The people fear the officials, the officials fear the security police and the security police fear the politburo. Even within the cabinet there is reported to be a constant circling of the wary. Comrade Colonel Mengistu has his hardline critics and it is commonly rumoured that the expulsion of two Russian advisors, one of them a very senior diplomat, last year was connected with a plot to oust Mengistu and replace him with the more pro-Soviet number three, Feseha Desalegn.

Over the past three months a new element has entered into this pyramid of suspicion. To mark the tenth anniversary of the revolution the Workers Party of Ethiopia was formed. The move came after considerable pressure from Moscow, for Mengistu himself was understood to be content with the "organization to build a Workers Party", which he had founded with the intention of forming the actual party halfway through the recently launched 10-year plan. The creation of the new party has dramatically affected the work of the famine relief programme.

Commentators in the West who maintain that the causes of the current famine lie chiefly in the ideology of socialist central planning can have no idea of the enormity of the natural problems which beset this country. From Addis Ababa it is possible to drive north for nine hours and see nothing but parched land, dried-out rivers and thousands of square miles of bleak and unyielding terrain. Logistical difficulties involved in importing and

distributing food sufficient to compensate for the vastness of the blow which nature has dealt are gargantuan; and yet relief workers and UN officials here are unflinching in their praise for the efficiency with which the Ethiopian government's Relief and Rehabilitation Commission has squared up to the problem. As an effective organization it has few rivals in the entire continent, they feel. But the growing influence of the party is slowly altering all that.

Marxist cadres are now distributed throughout the country. Every office, organization and even classroom has its official party informer. They bring with them fear, and it is a paralyzing force. Where once RRC officials made immediate and on the whole pragmatic decisions, there is now the local party official to be considered. Often it seems that no decision is taken for fear of it being, in the party's eyes, the wrong one. Political priorities have come to supersede humanitarian ones. It was always so in the capital, perhaps, but now the attitude spreading to the fields. Expatriate relief officials have noted a new diffidence among their Ethiopian field staff and the sense of dread has spread throughout many non-governmental organizations.

Nowhere is this more clear than in the attitude taken towards the disease which continues to spread through the refugee camps. The League of Red Cross Societies withdrew a team of German doctors from a camp at Assiya after they had dared to report to Red Cross headquarters in Geneva - despite the official disapproval of the government - that their patients were dying of cholera. Other relief agencies were afraid to commit themselves publicly for fear of jeopardizing their work among the starving, and even, in some cases, risking possible imprisonment for their Ethiopian staff. A government health officer in southern Shoa was refused the intravenous units and fluids he requested. He was told there was no cholera in his district by his superiors in Addis Ababa who did not want to pass the unwelcome intelligence on to their political masters.

In such cases the fear of disapproval, of chastisement or worse is more endemic than any physical disease could ever be. In relief circles in Addis Ababa today there is a curious kind of gratitude that the latest outbreak of the disease which the government does not name has come in a World Vision feeding centre.

World Vision is an international charity with its roots in the rich evangelical communities of America and is probably the largest non-governmental organization working today in Ethiopia. This year it manages a budget of more than \$50 million for this one country with all the streamlined efficiency of a US multinational. It probably has the capital and the resources to conduct the kind of tests which could make an incontrovertible pronouncement on the exact nature of the epidemic.

Fear of that eventually may force the Ethiopian government to release the results of the tests promised to the World Health Organization more than three weeks ago, still unpublished. That fear should be the motive would, in the circumstances, seem peculiarly apt.

Roy Strong

Making things as good as old

Every time the milk goes sour I rush into the garden and pour it over a phoney urn or obelisk to encourage the growth of moss and lichen and thus give the object the patina of age. One of the more curious phenomena of our era is this cult of antiquing, artefacts of artificially inducing the hand of Time. It is not one we apply to everything; a mighty industry is sustained to achieve exactly the opposite effect, for instance, in the case of the female face.

Reproduction furniture illustrates the point well. The really best sort has scratches and stains added to the surfaces and a mysterious person known as an artificial woodworker pats the pieces with shot, thus leaving phoney woodworm holes everywhere. Italy is the country where the manufacture of items conceived as old when new is a major industry. Any visitor to Florence is familiar with the acres of carved baroque gilt dulled down by a liberal application of a dirt mix.

Even pottery is wiped over to achieve the same effect. Recently I noticed a few deliberate chips. These tricks must be as old as tourism itself for everyone from the north went south to bring back something old. These modern souvenirs are lineal descendants of the fake antique sculpture produced for those on the Grand Tour.

Instant antiquity by means of deliberate damage and dirt thus has a long history. In the case of gardens it stems from the cult of ruins and the Renaissance desire to make the garden a place in which to evoke dreams of the vanished glories of Greece and Rome. On to this, in England, we can add the romantic obsession with Gothic ruins, be they real or phoney, in the eighteenth century. Tudor and Stuart gardens, in contrast, were monuments to glorious Technicolor as, each year, wooden posts bearing heraldic animals were garishly painted and gilded. We have never returned to this way of looking at objects in a garden, instead pouring on the liquid manure and whatever else will induce age quickly.

On the whole we don't have the same criterion for our clothes. No one hastens a suit to bagginess and

fraying at the cuffs to score an effect. That is permissible to a degree only with country clothes, which should never look new, and above all in those for work is the classic. Valerie Finnis, Lady Scott, a great gardener, had a board of old garden clothes so stiff with mud they almost stood up on their own.

When it comes to interiors our attitudes enter a complex of contradictions which would fill a volume. They are summed up, however, by an exchange between my wife and the chateaux of a large country house. The latter had rushed across a room and surprisingly apologised for her curtains, to which the reply came: "You have waited fifty years for these to look so beautiful." They were of green velvet with borders and great tassels mortised by decades of fading by the sun which, according to one's eye and viewpoint, either made them a work of infinite subtlety or just tattered old fabric that ought to be replaced.

Whether a particular thing ought to appear old, or new, let alone whether it should be helped to look venerable, affects everything we look at. On the whole we never think about it but it is a subject which can cause deep divisions and irrational feelings. The case for cleaning or not cleaning pictures or buildings, for example, can be argued on scientific and historical grounds but the fundamental reaction depends entirely on two subjective rival ways of looking at the world around us. It is the areas of the battleground which are curious, for neither side would expect a car or a piece of kitchen equipment to look old or grubby.

The cult of the hand of Time was born of the discovery of a sense of the historic past which, in terms of human history, is a recent development. No one until that happened would have made head or tail of Crabbe's lines: "For time, bath soft'nd what was harsh when new, And the stains are all of sober hue." The consequences arising from this particular concept have bedevilled us ever since.

Sir Roy Strong is Director of the Victoria & Albert Museum.

Bon giorno, Roma

Small worlds: an occasional series on unlikely magazines

half-yearly journal "on the life, language and culture of Roma" (the gypsies of Europe, the Americas, the USSR and so on), is one such obsessive. He discovered the wonderful world of Roma in the late 1960s when, as an Indian civil servant in Moscow, he escorted the late Mrs Gandhi to the celebrated Gypsy Theatre there.

He and his magazine Roma are now based in Chandigarh, where he pursues his contention that the Roma are in fact the lost tribe of India. In the most recent issue, which celebrates the second international Roma festival - held in Chandigarh, naturally - he receives some support from one Professor Piare Lal Sharma, MA, Advocate, Supreme Court, who notes that Mr Rishi's own Roma-Punjabi dictionary "clearly says that about 75

per cent of the Roma language is taken from the Punjabi language".

Sharma obligingly translates a Punjabi/Roma song: "Oh, my husband's younger brother; go and get my goat grazed. I will not deprive you of your right." But there is more to it than that. "The love of world peace on both sides is the centripetal force which creates Roma's eternal affinity with India."

The Roma are the sweetest people on earth. That is the English style of the magazine, most of whose recent issues seem to have coincided with the Roma festivals or congresses that seem to take place with alarming frequency. The fourth World Roma Congress is due this autumn, in Paris or Padua.

The third world congress was held in West Germany in 1981 and concentrated on the Holocaust. About 500,000 Roma were murdered by the Nazis, and the survivors have complained ever since that posterity has overlooked their suffering.

On a lighter note many of the ads seem to slip into that uniquely Indian eloquence towards which some of the more pretentious articles merely strive. A motel, for example, which seems to have undergone a spot of refurbishment: "Skylark spreads its wings! Portent for better days. The new-found love of Panipat is not the battles any more. Now it is banqueting and relaxing. The new wing now being added to the Skylark, with eight more rooms, a large restaurant and a well-equipped banquet hall will meet this need, just in time. Comforts of the morrow coming soon..."

Tony Samstag

Roma Publications, 3290/15-D, Chandigarh - 160015, India.



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CHURCH v. STATE

To ask the House of Commons to consider the Appointment of Bishops Measure a second time in the knowledge that it was likely to be rejected a second time was a different proposition, the General Synod of the Church of England clearly thought, from offering the Measure a second time with a reasonable expectation that it would be passed. The first would precipitate confrontation; indeed Parliament itself would see it as inviting one. The second was the optimistic view, taken by the synod's business managers, that the House of Commons had had its fling, and would now be sensible.

The synod's clarity of thought was considerably aided by the advice of two Members of Parliament, who are also synodists, Mr John Gummer, and Mr Frank Field. They supplied the adrenalin which, prior to execution, is said to concentrate the mind wonderfully. They also supplied the inside knowledge of the temper of the House, which had hitherto been lacking. Parliamentarians may call each other "silly billy" but would not take kindly to being called that by the established church, they warned. So if there had to be a conflict between synod and Parliament over some Measure relating to the church's internal life, let it be a measured one. And let the issue be worth the fuss.

There is a collision of conventions involved in this recent interruption of the hitherto co-operative relationship between

Synod and Commons. The convention, as the church wishes it to be, is that Parliament uses its residual power within narrow limits, vetoing a Measure only on grounds which fall within the competence and expertise of lay parliamentarians of diverse persuasions. The fate of the Appointment of Bishops Measure last July fell outside those margins, for most of the MPs who spoke had grievances not against the Measure itself but against the Church of England as they perceived it, objecting to its taste in liturgy and its taste in bishops. By convention as it has become established, the Measure should have gone through; therefore it should be offered a second time, for more conventional treatment.

The House of Commons, however, would expect a minister whose regulation had been defeated in the House to creep away and amend it, not to bring it back brazenly unaltered. The House of Commons expects occasionally that the House of Lords will defeat some scheme the Commons has blessed; and the convention is that only rarely, on major issues, will the Commons persist, while more often will it accept the other House's verdict. If the Government itself abides by this custom, the Church of England should be expected to do so too. That is the argument as it would be seen from the other side of the road from Church House, the corridors of temporal power in the Palace of Westminster.

The general synod's retreat from the battlefield on this occasion does not alter the fact that there is considerably more friction between the temporal and spiritual departments of the English constitution than for more than a generation. The synod was more inclined to postpone the conflict than to abandon it. Other Measures will have to cross that Westminster road, in due course, to some of which more churchly passion will be attached than in this case. The House of Commons would then have to think as clearly as the synod did on Thursday, in deciding whether to force the issue. It would raise the whole issue of disestablishment. Parliament would be wise to tackle that only if it really wants to do so, which it probably does not.

The church has been wise to avoid this particular quarrel, provided the lessons it has to teach are not ignored. The present constitutional relationship between church and state, between General Synod and House of Commons, has an interim character to it: it is evolving gradually towards something else. If that development is to be the church's liking, some of the ground ahead needs to be explored in theory first. In particular it needs to be asked whether establishment presupposes a Parliamentary veto over some of the church's internal affairs, or whether there is an alternative. The precedent of the established Church of Scotland shows that the idea is not inconceivable.

WILL THEY EVER TALK?

Mr MacGregor for the Coal Board and Mr Norman Willis for the TUC have worked out an agenda for new talks which is one that on any count the National Union of Mineworkers ought to be able to accept. Yet it is by no means yet clear that they will, and if they do not, there seems to be no other prospect than for this strike to collapse slowly by the return of individual miners to work instead of by agreement now.

If that is so, it will obviously be a serious disappointment. The cost to the nation of resisting Mr Scargill's strike has been heavy and damaging. It has probably added around £2.5 billion to the Public Sector Borrowing Requirement and in 1984 its net adverse effect on the balance of payments was £2.75 billion. Even when all allowance has been made for the responsibility of US domestic policy and the overpriced dollar for the pressure on sterling, there can be no disputing that the coal strike has been a significant cause of the recent weakness of the pound. For all these reasons, it has damaged economic recovery, reducing economic growth from 3½ per cent to 2½ per cent in 1984, and has now contributed (through its effect on confidence) to the rise in interest rates at precisely the moment when the Government had hoped to see them stabilize at a lower level.

Not least, it has helped to put a check on Mr Nigel Lawson's hopes of a tax-cutting budget which was his chosen path towards a non-inflationary expansion of the economy. All in all, Mr Scargill has cost the nation dear, and much of the price is being paid by the ordinary trade unionists, in and

out of work, whose cause he purports to represent.

Yet this has been a strike that has had to be resisted, both to enable the management of the industry to manage it and to preserve the right of the elected government to determine the level of investment in the industry in the light of the national interest. The malign methods by which the strike has been prolonged, Mr Scargill's refusal of a ballot and picket-line intimidation, have made such resistance even more essential. To have surrendered would have had incalculable and dangerous consequences. High as the price of resistance has been, the nation has consistently shown its understanding that it had to be paid.

It is now clear that Mr Scargill cannot win, and since it appears to be only a matter of time before the strike peters out, the pressure to reach a settlement quickly has understandably grown intense. A settlement which would remove the drain on the British balance-of-payments and, even more importantly, the check on industrial confidence and recovery in this country is one of the signs for which the international money markets are waiting, and could diminish the pressure on sterling. But it is no less important for confidence that any settlement should be one which these same markets interpret positively, and not as some kind of hidden or partial victory for Scargillism.

This is the criterion against which any talks between the National Coal Board and the National Union of Mineworkers will have to be judged, assuming they take place. The agenda worked out appears to accept the right of the board to manage and

to close uneconomic pits, but also acknowledges the NUM's right to contest closure proposals. In other words, it allows for consultation and also provides for collaboration in producing a new Plan for Coal. It is plainly a promising approach, but the government and the NCB have to walk something like a tightrope.

During the course of the strike, the NCB has already made too many concessions in respect of its right to make decisions about uneconomic coal production. On the other hand, the cardinal lesson to be learned from this unhappy twelve months is that in the end the decisive factor (once a government's will to resist an unjust strike is clearly understood) is public opinion. The government has beaten off Mr Scargill's attack with the support of the public which considers Mr Scargill's cause to be as unreasonable as his bullying methods are politically intolerable. The unwillingness of the rank-and-file of other unions to support him, together with the refusal of a large part of the NUM to do so, have been decisive. The Coal Board's flexibility reflects an understandable concern not to put its crucial public support at risk.

Whatever happens, however, one thing is surely clear. After the failure of this strike to achieve anything material for the striking miners, it is all but inconceivable that Mr Scargill could again bring the NUM out on the issue of uneconomic coal production. That simple fact justifies the price paid for this strike. It is also, perhaps, the decisive fact for the Coal Board to keep in mind in the negotiations, if they are resumed.

IN THE BOX

After a week in which so many cries of "No, I didn't" - "Yes, you did" have flown across the despatch-boxes, there is no excuse for any of us not to know the rules of truthfulness in the House of Commons. Members and Ministers do not tell lies. The fact that they do not is so plain and manifest a law of nature that there can be no occasion for other members and Ministers to call them liars (though they may assert that they don't believe them, which is not the same thing - implying weakness of faith on their own part rather than bad faith on their opponent's).

What is not so widely known is how this wonderful state of universal candour is achieved. In the case of ordinary members and Opposition spokesmen, native integrity and the fear of being found out are judged to be sufficient sanction. But for Government spokesmen the temptations are so much greater, and the consequences of falling short so much graver, that in times before the memory of the oldest Member a measure of stiffening was introduced, though in a characteristically roundabout and parliamentary fashion.

The secret is in the despatch boxes. They appear to be there

merely for purposes of cliché, so that the sketch-writers can speak of newly-appointed Ministers rising gingerly behind their like subalterns in the trenches going into action for the first time, or of old Ministers leaning on them for comfort and support. Voices from the other side deride Ministers for skulking behind their faces, or of wishing to creep inside them and hide. Edward Heath used to stretch his strong fingers on their polished tops as if seeking to draw chords from them. Not even Asquith ever took to keeping a snifter of consoling tincture there.

Nobody is ever seen to look inside, let alone reach in to brandish the latest despatches from Orreave, or Molesworth. Needless to say, they contain no despatches, and never have done. Once upon a time, boxes of piping hot despatches may have been rushed in to refresh speakers in mid-flow, but the present ones are monumental, scarcely portable - and since Mr Heseltine's exploit with the Mease a few years ago, they have probably been nailed down. But they are more than just part of the furniture. The box on the Government side is significantly stuffed full of bibles, of all types and denominations, and cards

printed with the oath that every member renews at the beginning of each Parliament.

Every Minister who sets his hand to that box is thus in effect tacitly renewing his oath at the very moment he speaks. This subliminal indication is generally thought of today as a purely practical arrangement, since it is at the box that Members queue to take the oath. But the symbolism is surely too potent to be accidental. As for the box on the Opposition side, that is said to contain a few spare oath-cards too, for any Member who may lose his way between the Bar of the House and the table. Since there is no occasion for anybody ever to look inside, can it be assumed that there is also an accumulation of parliamentary oddments, popped inside and forgotten? They would comprise sweet papers, perhaps, or a yellowed draft for invective never delivered regarding the Corn Laws; Lady Astor's hat-pin; a button from Churchill's waistcoat (blown off at a heated moment of a nationalization debate, circa 1949); a 1952 MCC scorecard of Attlee's (marked "Rain stopped play"); and a dog-eared copy of the *Drapier's Letters*, left by Michael Foot, circa 1983.

LETTERS TO THE EDITOR

A test of faith for bishops

From the Bishop of Norwich

Sir, At the moment there are six impending vacancies in the dioceses of Exeter, Bristol, Norwich (my own), Coventry, Chelmsford and Wakefield.

The full debate today (February 13) in the General Synod demonstrated much disquiet about alleged departure by some of our bishops from the holding of the fullness of the historic Christian faith, as the Church of England has received it.

Believing as I do in the Virgin Birth, and Christ's bodily resurrection, together with the other great doctrines set out in the creeds, I hope that churchmen of similar faith will pray most correctly that only men who believe confidently in the historic Christian faith will be chosen to be the new bishops of the Church of England.

It is not enough for the Archbishop of York to defend his action in consecrating the new Bishop of Durham by suggesting that some of the doctrines of the faith, like the Virgin Birth and the empty tomb, are less important than others.

One of the advantages of the new ordinal for the consecration of bishops in the *Alternative Service Book* is the devastating clarity with which the service confronts every new bishop-designate with the challenge to confess the fullness of the Catholic faith before the laying on of hands.

Each bishop, before he is himself ordained to be a guardian of the faith, must search deep into his conscience to be sure he already holds the doctrines of the faith, clearly, humbly and confidently.

At a time when last over one million people heard Dr Billy Graham, 97,000 made some open response, during his "Mission England" services last summer, and when many bishops are baptising and confirming these new Christians, the Church of England has a supreme opportunity to search for six new bishops, through the new consultative processes, who will be true pastors of the flock of Christ, glad adherents to the fullness of the historic faith, and humbly able to go on to answer to God the searching questions of the ordinal.

Only so will the present anxieties be abated, and the work and witness of the Church go steadily forward. Yours etc, MAURICE NORVICH, House of Lords, February 13.

Too fast for safety?

From Lord Evans of Cloughton

Sir, I was driving with my wife along the M6 and subsequently the M5 on the afternoon of Friday, February 8, in a southerly direction. The driving conditions were appalling and speed restriction warnings were operating at levels down to 30 miles an hour.

These I observed quite diligently. For my pains I was overtaken by at least two dozen heavy articulated trucks travelling at about 60 to 70 mph, though visibility was down to a few yards.

One can hardly be surprised at accidents of the kind that occurred in the same area on Sunday last with nine people killed, when one experienced the totally selfish irresponsible and lethal driving habitually indulged in by drivers of these huge vehicles.

Yours faithfully, EVANS OF CLOUGHTON, House of Lords, February 11.

Foiling the freeze

From Dr D. C. Horton

Sir, We all suffer from intense cold and particularly the elderly and bed ridden and I am writing to suggest a simple and cheap method (which, perhaps, is already used by some people) for warming beds to a comfortable temperature without having to revert to heating pads, electric blankets etc., which are costly and may present hazards in their use, particularly to the old and infirm.

A sheet of aluminised material of the appropriate size is laid on the mattress of a bed, with the aluminised side upwards and with a blanket on top of it (to absorb moisture), it will reflect a person's body heat upwards and that heat, when trapped by sheets, plus blanket or duvet, will be found to be a very adequate way of warming the body.

The only slight disadvantages are a possible rustling noise when turning and the need to air the bed every day.

Yours faithfully, D. C. HORTON, Dittons Corner, Pevensey Road, Polegate, East Sussex, February 12.

Round pounds

From Mr Robin A. Henderson

Sir, As a rim inscription for our new pound coins, Mr Toomey's suggestion (February 9) of *Facilis descensus Averna*, though pointed and poignant, sounds a trifle despairing.

I would suggest combining honest inquiry with hope in *Quid pro quo?* Yours faithfully, ROBIN A. HENDERSON, 33 Shepherds Hill, Highgate N6, February 11.

What Scott achieved in Antarctica

From the Director of the Scott Polar Research Institute

Sir, John Wyver, in "Spectrum" (February 11) has drawn attention to the forthcoming Central TV production, *The Last Place on Earth*, which portrays the Antarctic expeditions of Scott and Amundsen, and to the controversy that has begun to surround it. I have had the privilege of a private viewing of the film on January 23 and would offer the following comments.

Mr Wyver, the new film and the book by Roland Huntford, *Scott and Amundsen* (Methuen, 1979), upon which the TV series is substantially based, all fail to record a most important difference between these two expeditions.

Scott, in returning to the Antarctic in 1910, had two explicit aims: to conduct extensive and thorough scientific research of the Antarctic and to achieve the South Pole, the latter goal exaggerated, of necessity, through the need to raise funds from the public.

Amundsen's expedition was, by contrast, a personal sporting venture designed solely to reach the Pole. There is nothing inherently unsound in such an objective but there is no comparison between the aims and scope of the two expeditions or in their long-term contribution to knowledge. It would be simple-minded to regard this chapter of polar endeavour as a pure race.

One third of Scott's expedition members who over-wintered were scientists. Their expertise and the programmes that they implemented included geology, marine and terrestrial biology, meteorology, glaciology, upper-atmosphere physics, terrestrial magnetism and gravity and oceanography.

There is little doubt as to the vigour, enthusiasm and skill with which this research was prosecuted or to the fundamental contribution that Scott's expedition made to an understanding of Antarctica. Indeed, through its 30 or more volumes of published results, the expedition has been acknowledged as the largest single contributor to the study of the continent prior to the 1950s.

An outstanding example is the innovative and seminal work on glaciology by Wright and Priestley. The geological discoveries of the expedition, much maligned by Huntford and given almost derisory treatment in the film, established the essential baseline for future investigations.

"The heroic efforts of the polar party were not in vain", commented A. C. Seward, FRS, the leading contemporary expert on fossil plants and Professor of Botany at Cambridge, in his examination of the specimens.

Du Toit, the perceptive South African geologist and early protagonist of continental drift, drew upon the results of the Scott expedition in demonstrating and reconstructing the common geological evolution of the southern continents.

Most of the scientists with Scott went on to have distinguished careers, and three were knighted. Priestley, for example, became Vice-Chancellor of Birmingham University; Debenham, Professor of Geography at Cambridge and founder of the Scott Polar Research Institute; Simpson, Director-General of the Meteorological Office; Wright did vital wartime work on radar and sonar and was Chief Scientist to the Navy; Griffith Taylor became Professor of Geography at the University of Chicago.

These are the calibre of men, contributing profoundly throughout their lives to the study of Antarctica and to scholarship in general, that Scott is judged as worthy of his expedition but which, alongside the research they conducted, Huntford's book and now a film series seek at best to ignore and at worst to discredit.

Today, institutes such as my own, which are concerned with the serious scientific investigation of Antarctica, readily recognise the substantial and pioneering legacy of the Scott expeditions.

Yours faithfully, D. J. DREWRY, Director, Scott Polar Research Institute, University of Cambridge, Lensfield Road, Cambridge, February 13.

Failings shown up by Ponting case

From Sir Harold Kent, QC

Sir, After your admirable leader on the Ponting acquittal (February 12), I am tempted to summarise the main proposal of the Franks committee, of which I was a member and to which you refer.

It proposed the repeal of section 2 of the Official Secrets Act, 1911, the infamous catch-all section, and its replacement by a provision making it an offence to communicate "classified information relating to defence or internal security, or to foreign relations, or to currency or the reserves, the unauthorised disclosure of which would cause serious injury to the interests of the nation".

Obviously no one could have contemplated prosecuting Mr Ponting under such a provision (a) because the information was not classified, and (b) because its disclosure could not have caused serious injury to the nation. As a former Civil Servant I would be perfectly content that cases of this kind should be dealt with under the disciplinary procedure of the service.

After the Ponting case it looks as if the catch-all net of section 2 has rather a large hole in it. It might be a good moment to implement the report of the Franks committee.

Yours faithfully, HAROLD KENT, Alderley, Calf Lane, Chipping Campden, Gloucestershire, February 12.

From Mr Alec Bristow

Sir, Before Mr Douglas Hogg expressed to the House of Commons his disgust at the outcome of the Ponting trial, he would have been wise to consider the words of his own father, the Lord Chancellor, who has stated on many occasions his belief that juries have a right, indeed a duty, to give what may be described as perverse verdicts to mark their disapproval of oppressive laws and/or overbearing judges.

Yours sincerely, ALEC BRISTOW, The Grange, Thwaites, Eye, Suffolk, February 13.

From Professor R. W. Pethybridge

Sir, In Russia during the 1930s judges declared that the govern-

mental interest was the same as the state interest. They were also directed by ministers to try defendants in trials by applying vague and messy (Lord Franks) clauses of the Soviet Constitution. They presided over vetted juries.

Although the similarities with the Ponting case seem to be restricted to matters of administrative machinery, the political implications are very frightening. I am proud to live in a country where juries do not act as they did in the Soviet Union during the 1930s.

Yours sincerely, ROGER PETHYBRIDGE, Centre of Russian and East European Studies, University College of Swansea, Singleton Park, Swansea, February 12.

From Prebendary G. A. Lewis Lloyd

Sir, Many people are rejoicing at the acquittal of Mr Ponting, and see it as an endorsement of his action, but of course it is nothing of the sort.

The jury was asked was he guilty of a breach of the Official Secrets Act and decided he was not. The did not state (of course they were not asked) that what he did was right or moral or honourable.

I have the honour to remain, Sir, your obedient servant, G. A. LEWIS LLOYD, 4 S. Mark's College, Audley End, Saffron Walden, Essex, February 13.

From Sir Richard Dobson

Sir, The Ponting affair is over - bar, of course, the shouting. It is interesting that nobody seems to have found fault with the receiver.

In the business world if an employee of a respectable competitor had offered me trade secrets, with which he had been entrusted in all confidentiality, in order to frustrate his employer's purposes, I like to think I should have shown him the door and informed his boss.

Yours faithfully, RICHARD DOBSON, 16 Marchmont Road, Richmond, Surrey, February 13.

Causes of decline

From Mr David L. Alfred

Sir, The point about the "welfare state", as about any other social institution made by people, is to improve its ability to satisfy human needs, not worsen it.

In a nutshell, Sir John Hoskyns (February 12) recommends the privatization of two of the pillars of the welfare state, namely national insurance and the health service. He argues that Attlee's government got it all wrong in 1945, conveniently forgetting that the demand for "social reconstruction" came from nearly all sections of society and began soon after war was declared.

The British people gave their wholehearted support to the coalition government to fight against Nazi barbarism on condition that there would be no return to the pre-war Britain of high unemployment, the Poor Law and an inadequate health system, among other things. Responsibilities and rights.

Without going into the detail of Hoskyns's tendentious argument, jam-packed with mistakes of fact, non-sequiturs and ideological interference, I would pose three questions.

First, why doesn't he tell us what

the proportion of public spending to the GDP is in other European capitalist economies?

Second, why doesn't he explain why the percentage of the population dependent on supplementary benefit and supplementary pension (excluding all those who are entitled but don't claim) has increased so much since 1948?

Third, since when have these benefits been linked with rising "living standards" (i.e., rising real wages and salaries) rather than "fixed criteria of need", i.e., by taking Beveridge's original calculations and merely index-linking them to inflation?

In the end, it's all about Britain's relentless, relative economic decline over many decades. Divers attention as some people may to the alleged extravagance of the "welfare state", recalcitrance of trade unions, debilitation of "creeping socialism", inefficiencies of publicly-owned industries, adversarial politics and all the other spectres that haunt our society, the answer lies elsewhere; but that is another story.

Yours faithfully, DAVID L. ALFRED, 15 Vale Road, St Leonards-on-Sea, East Sussex, February 13.

ON THIS DAY

FEBRUARY 16 1878

In 1821 the Malay peninsula was allotted to Britain under the Treaty of London. It comprised a number of states one of which was Perak. Following internal strife in the country, a Resident was appointed. In November 1875 he was murdered and British troops were sent from India to hunt down the culprits and to quell the rebellious natives.

THE PERAK EXPEDITION

FROM OUR SPECIAL CORRESPONDENT

PENANG, JAN 11

On the 4th inst., however, General Ross proceeded from Kuala Kangsar with 180 troops, composed of Buffs, Third and Gloucestershire and 30 blue-jackets, the former marching along the banks of the river, and the latter in three boats, to a village called Kota Lama, about two miles further north, to settle accounts with the head-man of the village who had fallen into our hands, appears to have had a share in the murder of poor Birch.

The village is, or rather was, a large one and has for years been the refuge of all the worthless and bad characters who could escape justice and seek its protection. It lay on the east and west banks of the Perak River, almost due north from Kuala Kangsar. Altogether, therefore, it seemed to be necessary that the village and, perhaps, more especially its head-man, should be disarmed and otherwise deprived of the power of doing further mischief and this General Ross proceeded to effect.

Colonel Cox, who was in command with his small force, first, and without opposition, disarmed the portion of the village on the right bank, and then directed his attention to a similar work on the left bank, in pursuit of which not a soul was visible. Thinking it abandoned, a message to that effect was sent to General Ross, who, with his Staff - political, some unemployed officers, and a few of the Naval Brigade - landed and stayed, unarmed for the most part, through the village. The party consisted of the General and his Staff, 20 blue-jackets, under Captain Garforth, with Lieutenant Hare, R.E., and four Gurkhas. On examining some of the houses a number of women were discovered, who immediately set up a loud howl, in response to which about 50 Malays, armed to the teeth, appeared from the jungle alongside and attacked the party, which besides being almost unarmed had scattered a little through the village. Brigade-Major Hawkins, of the Bengal Staff Corps, fell speared through the heart, and the sailors, Marines and Gurkhas each lost one of their men, while Dr. Townsend and two Gurkhas were wounded, the former, fortunately, only very slightly. The attack was well planned and executed. Those of the enemy possessed of guns fired at the little party and retreated into the jungle, from which the spear-men then emerged and discharged their weapons. This was repeated three times before the blue-jackets, who were somewhat scattered, could close in and drive them off. The main column was so far off that the men in it did not even hear the firing, and were much astonished on hearing a signal to occur in their absence. The loss on the Malay side is unknown, but eight dead were found, among them the head-man, whose punishment had been the main object of the expedition. The greater part of the village was burnt to the ground, but many scattered houses appeared to have escaped detection, and the column then returned to Kuala Kangsar. It is presumed the women were left in the houses as a sort of blind, and there is no doubt they acted as a signal to the warriors who were concealed in the neighbouring jungle; but the - to say the least of it - injudiciousness of entering into an enemy's stronghold, which we may consider Kota Lama to have been, without even the precaution of being fully armed and prepared for any emergency, was scarcely to have been expected in the circumstances. Surely, we do not yet require to learn that nothing like direct European fighting is to be expected from the half-savage inhabitants of the Malay Peninsula.

Rajan Ismail is said to be 60 miles from Kuala Kangsar, but to look for him would be a thankless task, as he can move so much quicker than any body of our men. If we had elephants for our troops he could easily be run down, but on foot it would be impossible to do so, and a strict blockade and a large bribe are more likely to bring him into our hands than any other means. As Kuala Kangsar the blockade is being greatly and rapidly strengthened, as a fanatic attack after the great festival of the Buktas Eki is not improbable. Fortunately, the spirits and watchfulness of our men are unflagging and a few nights ago their alertness was put to a most satisfactory test. An alarm was raised and in a few minutes and, with almost less noise than is occasioned by the turning out of a guard, every soldier in his place and any enemy attacking would have found him working ready for him. The alarm was not altogether unfounded, for a number of men, apparently armed, were observed prowling about just beyond the outskirts of the place, and were seen on one of the river banks being waved about in an unusual manner, evidently indicating that the enemy had established some kind of night signals.

I have the honour to remain, Sir, your obedient servant, G. A. LEWIS LLOYD, 4 S. Mark's College, Audley End, Saffron Walden, Essex, February 13.

From Sir Richard Dobson

Sir, The Ponting affair is over - bar, of course, the shouting. It is interesting that nobody seems to have found fault with the receiver.

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Yours faithfully, RICHARD DOBSON, 16 Marchmont Road, Richmond, Surrey, February 13.

Official soup

From Mr Paul M. Robinsons

Sir, Today being the almost unnoticed anniversary of the fall of Singapore (February 15, 1942), I would remind readers that toast and water would, for thousands of captive British soldiers, have been a welcome and nutritious alternative to the grass soup provided by the imperial Japanese army on the Burma-Siam railway.

Yours truly, PAUL M. ROBINSONS, Wandsworth House, Ilkeshire, Derbyshire, February 15.

People and places

From Mr Christopher Fettes

Sir, Dr Bennett's letter in your columns today (February 5) reminds me of one I received from a Spaniard to whom I had sent a book, at a friend's request. His thanks were addressed to "Señor Printed Matter".

Yours faithfully, C. FETTES, Saint Columba's College, Dublin, February 5.

FINANCE AND INDUSTRY

Executive Editor Kenneth Fleet

Brazilian debt crisis stirs back to life

"Debt Crisis Over" has been the fashionable headline in recent months; so it is not surprising that the differences which have now come to light between Brazil and the International Monetary Fund should cause the pendulum to swing in the other direction, reawakening nervousness in financial markets. Shares in Lloyds Bank (traditionally perceived as the most exposed to Latin American debt problems) fell 25p yesterday to 564p.

Financial markets have tended to respond to the debt problem by being in a state of alarm and over-optimism. Brazil has made remarkable strides in restoring some kind of external equilibrium, and this year's target of a \$12 billion visible trade surplus could well be surpassed. But it is no secret that it has consistently failed to meet the IMF's internal economic targets, and progress towards reducing the public sector deficit and curbing inflation has been disappointing.

In part, this reflects the problems of dealing with an economy geared to regular indexation of prices. Equally the IMF appears to have become exasperated with the Brazilian authorities for putting forward targets in their latest letter of intent to the IMF which they have no chance of achieving, given the pace of domestic monetary expansion in Brazil.

As a result the IMF is now saying that enough is enough. The commercial banks are putting final negotiations on their \$45.3 billion multi-year rescheduling deal with Brazil on ice, and it is now up to Brazil and the IMF to reach some kind of accommodation on economic targets.

This may take some time. Senhor Tancredino Neves, whose new civilian administration takes over in mid-March, has made no secret of his wish to see both IMF and commercial bank negotiations tied up before he assumes power.

Understandably, he does not want to be seen to be responsible for measures which are inevitably unpopular with voters. However, it is hard to see an early resolution of the present problem. Indeed it could be a while before the IMF negotiations and multi-year deal with the banks are tied up. However, that is not necessarily a cause for alarm. After all, if IMF targets were never breached, it would suggest they were set at levels which were all too easy to meet.

But Brazil is not the only big debtor the trouble with the IMF. Mexico is embroiled in a new dispute over 1985 economic targets which the government may be unable to meet.

An IMF team has been despatched to Mexico to begin another round of talks on a 1985 austerity package, necessary to release \$500 million in credits from foreign banks which were negotiated last year. But officials said that the two sides were still far apart because of the government's inability to control inflation, growing budget deficits and the declining level of vital oil revenues.

Mexico failed to meet the 1984 targets in negotiated with the IMF for controlling inflation, which was 39 per cent instead of the promised 40 per cent; and its budget deficit was 6.9 per cent of gross national product instead of the 5.5 per cent agreed on in the debt negotiations.

Quarterly bill may ease tax flow

It seems likely that in his search for more cash in the next Budget Mr Nigel Lawson, the Chancellor, is considering taxing building societies quarterly instead of once a year in arrears, as at present. He is being loudly encouraged by the clearing banks, which are already facing the prospect of paying composite rate tax like the societies and think the societies should therefore be taxed as frequently as banks.

Receipts of the tax, worth about £2 billion annually, from the societies earlier in the year is worth several millions in interest charges to the Chancellor, and would help to smooth the Government's tax flow. It represents a corresponding penalty to the societies which, not surprisingly, argue strongly against the move.

Their lobbying effort, however, will not be helped by the attitude of the Halifax, still easily the largest building society. Last year the Halifax paid £388 million in tax but according to Mr Richard Wileway, the finance director, a change in taxation methods "would have insignificant revenue implications for the society".

One reason for this is that the Halifax pays its tax bill in January before year-end on January 31. Its liquidity figure is never artificially inflated by unpaid tax so, from an accounting point of view, the change would have a minimal effect. The society calculates that, because of the timing of interest payments to investors and the receipt of interest from investments, earlier tax payments to the government would be more or less cancelled out.

The rest of the building society industry, with their strongest voice sounding so unconcerned, will have to shout even louder to be heard by the Chancellor.

SE's version of F-Plan Diet

The Stock Exchange Council is becoming dangerously hooked on its own version of the F-Plan Diet. In this case the "F" stands for Flexibility and Fragmentation.

For many years a fundamental tenet of the Stock Exchange has been that fragmentation must be avoided at all costs: in other words, its monopoly of share dealing facilities should be preserved. That monopoly has suffered erosion by nibbling in the past decade, but now there is the serious threat of competition. And the universal answer to that threat appears to be Flexibility. However, flexibility has an awkward habit of disintegrating into compromise, trimming, rule-bending and even less mentionable mental and ethical gymnastics.

The latest example of this trend has been this week's announcement that the Council is considering admitting a select band of British and American banks to membership of the Stock Exchange. It will be a new and highly restricted form of membership, confined to trading in currency options. But the very suggestion shows how thinking in Throgmorton Street these days is becoming driven by events rather than the other way round.

The plain fact is that while the Council has been dithering over the best way to transfer membership from the present 4,500 individuals to the powerful corporations waiting to take advantage of the promised land of freely negotiated commissions, those corporations have been moving smartly ahead of the game.

As expected, the biggest losers have been those banks and brokers which have signed conditional merger deals. They are committed to the future while being locked into the past. Their unfettered rivals, who include Merrill Lynch, Salomon Brothers and Dean Witter of the US and the mighty phalanx of Japanese financial houses, have been free to deal in British stocks of the telephone.

These powerful and influential groups are growing impatient with the slow and piecemeal rate of change on the Stock Exchange ahead of next year's Big Bang. The fledgling London International Financial Futures Exchange is beginning to offer a tempting array of alternatives to the traditional stock market.

So the Stock Exchange Council is taking steps to plug the leaks, as and when they arise, as and when a plug comes to hand. More fragmentation, more flexibility. All these stopgaps will be swept away by the Big Bang, but they are meanwhile helping to shape - or misshape - the structure that will replace them.

Pound rallies above \$1.10 as dollar profit-taking continues

By David Smith, Economics Correspondent

The pound closed above \$1.10 yesterday in London, as profit-taking on the dollar continued. Sterling gained 87 points to \$1.1027, with the sterling index rising 0.3 to 71.4.

The dollar, which traded at DM3.25 at one stage yesterday, closed at DM3.2650 against the mark in London, two pence down on the day. The dollar correction was said to be partly due to squaring of positions ahead of the Washington Birthday holiday on Monday.

The only official intervention appeared to have been by the Bank of Japan and the dollar fell from Y260.42 to Y256.6 against the Japanese currency. The dollar index fell 1.0 to 151.0.

In Washington, the US Treasury Secretary, Mr James Baker, said that the US had intervened in the foreign exchange markets. "We have intervened and we have, in fact, done so since I have been here," Mr Baker said.

However, he added that official policy remained to intervene only when markets were considered disorderly. Mr Baker said that recent intervention had had "some effect" during the dollar's rise.

Foreign exchange dealers said that any official intervention by the US had been modest and poorly signalled. Official figures were published in Washington for producer prices and industrial production.

Industrial production rose by 0.4 per cent in January, after a rise of 0.5 per cent in December and 0.4 per cent in November.

Mr Baker said that the figure showed that production was on a "steady growth path" after the slowdown in the third quarter. Output was up by 5.1 per cent on a year earlier. Manufacturing output slowed, however, and rose by just 0.2 per cent in January, compared with 0.8 per cent in December.

Producer prices for finished goods in the US were unchanged in January, and may have declined slightly before rounding. The unchanged index last month compares with a 0.2 per cent rise in December and a 0.3 per cent increase in November.

The dollar's rise appears to have played a big part in the US inflation slowdown, with food and energy prices falling in January.

The index of producer prices for finished goods was up by just 1.1 per cent compared with a year earlier.

The slowdown in US inflation could mean that real interest rates in the US are not significantly lower than those in Britain, say Mr Michael Hughes, economist at the stockbroker de Zoete & Bevan.

He suggests that the producer price figures, taken in combination with the National Association of Purchasing Management's survey last week, showing more respondents reducing prices than raising them, underlines the scaling down of inflation expectations in the US.

In Britain, high nominal interest rates are running alongside expectations of higher inflation. In the US, lower nominal interest rates are set against expectations of low inflation or declining prices. The real interest rate difference may be negligible, and this could be one explanation why sterling's response to the recent base rate rise was muted.

Yesterday, interest rates in London declined in response to sterling's improved performance. The three-month inter-bank rate fell by 1/4 to 13 1/4 to 13 1/2, with the money market view still that any sustained pound recovery will provide the scope for a base rate cut.

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IN BRIEF

Trust wins bid battle

Scottish Heritable Trust yesterday clinched its long-running bid for Hoskins & Horton, after institutions counting for 31.3 per cent of Hoskins ordinary shares accepted SHT's increased offer. SHT, which already owned 28.8 per cent of Hoskins, now has acceptances for 62 per cent of the ordinary shares and has declared its offer unconditional.

SHT raised its offer to seven SHT shares and 245p cash for two Hoskins shares, worth £9.8 million. It raised its cash alternative to 343p a share, worth £9.3 million against 320p per share before.

SHT's offer entails the sale of Hoskins & Horton's quarrying and mixed concrete activities to Ticon, a subsidiary of BTR, for £5 million. Capital gains tax liability will be shared between Ticon and SHT.

Curbs lifted

Mr Alex Fletcher, minister for corporate and consumer affairs, yesterday announced that restrictions on unit trust investment in Japan were to be loosened. He said the maximum amount unit trusts would be allowed to invest in Japanese over the counter stocks would be raised from five per cent to 25 per cent of the fund.

Iraqi oil deal

Turkey and Iraq are to sign an agreement next month for a second pipeline to carry Iraqi oil through Turkey to the Mediterranean. An Ankara official said five consortia had been given tender documents and a decision was due by May 1.

The 1928 Investment Trust, which is controlled by London and Manchester Assurance, announced yesterday that it now holds a 5.5 per cent stake in Aitken Home, the investment group headed by Messrs Jonathan and Timothy Aitken. The extra shares were bought on January 11, but not notified because of an administrative error.

Market move

Thermalite, a concrete building block manufacturer is said to be considering a stock market debut which could value the group at £60 million. The former Laing Group company was bought out by the management two years ago for £14 million. Profits last year totalled £6 million compared with £4 million the previous year.

Gains at Imnos

Imnos, the microchip company sold by the Government to Thorn EMI, saw a 1984 turnaround, with £20.6 million net operating profit compared with a loss of £10.8 million in 1983. Sales increased from £37.8 million to £110.8 million.

TV report on Barratt 'not unfair'

By Cliff Feltham

The sagging morale of the Barratt housing group following a critical report on timber-framed housing by the World in Action television programme has suffered a further knock after rejection of complaints about the controversial programme by the independent Broadcasting Complaints Commission.

In addition to the objections raised by Sir Laurie Barratt, the group, complaints were made by the National House Building Council.

After months of investigation, the commission decided last month it is understood, to reject the complaints by the NHBC.

Normally, the commission's adjudication would have been published at that time. However, in an unprecedented move, the NHBC decided to take action in the High Court to have the case reheard by the commission. A date for the High Court hearing has not yet been fixed.

The NHBC says there were "certain areas of disagreement" but will not say what the commission's findings were.

Both the NHBC and Barratt say their complaints were made independently and are thought to relate to different aspects of the programme. Barratt's own complaints about the programme on housing techniques, and a further one on first-time buyers, are still being heard by the commission.

The large volume of technical evidence being presented means no early outcome is likely. A spokesman for Barratt, commenting on rejection of the NHBC complaints, said: "I don't think this affects us at all".

Investment in developing countries.

He listed seven criteria for companies: freedom to employ expatriates; freedom to pay dividends, profits and salaries as they wished; personal taxes should not be imposed; no nationalization without proper compensation; majority local holdings should not be compulsory; an agreed dispute procedure; and all those conditions should apply equally to all private companies in the country.

MARKET SUMMARY

STOCK MARKETS

FT IndOrd 979.8 (-4.8)
FT-A All Share 616.98 (-2.18)
FT Govt Securities 80.19 (+0.48)
FT-SE 100 1281.2 (-8.3)
Bargains 24.48
Dated US\$ 106.79 (+0.53)
New York
Dow Jones 1290.41 (+2.54)
Tokyo
Nikkei Dow 12,148.29 (+66.60)
Hong Kong
Hang Seng 1405.93 (+51.54)
Amsterdam 201.4 (unchanged)
Sydney AO 786.4 (+1.0)
Frankfurt
Commerzbank 1170.0 (+3.8)
Brussels
General 159.42 (+0.8)
Paris CAC 200.8 (+0.3)
Zurich
SKA General 337.00 (+0.10)

MAIN PRICE CHANGES

RISES:
Intervis Video Rgs 8 + 2
Applied Botanks 3 + 7
Carpet Int 42 + 3
Logica 312 + 28
Miford Docks 95 + 8
Miford Par cells 98 + 8
Style 186 + 15
Applied Holographics 205 + 15
Town Centre Sess 45 + 4
Jones & Shipm 67 + 1
BSG Int 23 + 1
Nell & Spencer 47 + 2
Kode Int 170 + 7
Carico Eng Grp 203 + 8

FALLS:
MS Int 40 - 5
Commons Brog 70 - 7
SalcTV 10 - 1
Lon & Overseas 24 - 4
Resource Tech 34 - 3
Applayard Grp 41 - 2
Benlox Hlgs 21 - 1
Health Care Grp 210 - 10
Miss World Grp 429 - 20
Falcon Resources 11 - 2
Neepeand

CURRENCIES

London:
£: \$1.1027 (+0.0087)
£: DM 3.5008 (+0.0078)
£: SwFr 3.0636 (+0.0036)
£: FF 11.0270 (+0.0212)
£: Yen 282.95 (-1.75)
£ Index: 71.4 (+0.3)

New York:
£: \$1.1030
£: DM 3.5060
£ Index: 150.0 (-1.0)
BCU 0.617242
SOR 0.680345

INTEREST RATES

London:
Bank Base: 14%
3-month Interbank 13 1/4% - 13 1/2%
3-month eligible bills 13% - 13 1/2%
buying rate

US:
Prime Rate 10.50%
Federal Funds 8%
3-month Treasury Bills 8.20 - 8.16
Long bond 89 1/2% - 89 3/4%

Hang Seng surges on Wheelock bid

By Graham Serjeant, Financial Editor

Share prices in Hong Kong surged to their highest level for 32 months yesterday after the takeover bid for Wheelock Marden, a key group with wide interests throughout the colony. The Hang Seng index rose 52 points to 1,406 in heavy trading with local institutions buying a variety of stocks.

The takeover bid, made through a company controlled by Tan Sri Khoo, of Singapore, a Chinese banking and hotels magnate, was seen as the most tangible evidence so far of confidence in Hong Kong after the Anglo-Chinese agreement over the colony's future.

It has been symbolically contrasted with the earlier decision by Jardine Matheson to move its legal base to Bermuda. Tan Sri Khoo, a close associate of the oil-rich Sultan of Brunei, is thought to want to establish his centre of operations in Hong Kong.

Shares in Wheelock Marden, quoted on the stock exchange after a short suspension, rapidly moved ahead of the HK\$1.9 billion (£223 million) cash offer. The most-traded, but low-voting "A" shares, which had moved ahead on rumours before the bid, rose again, from HK\$5.80 to HK\$6.40, compared with the offer price of HK\$6. The "B" shares, which carry most of the votes, gained 15 cents to 65 cents, against an offer price of 60 cents.

Mr John Marden, the WM chairman, whose father brought WM to the Shanghai stock exchange in 1932 after gaining control of the old Wheelock group, has now sold out to Tan Sri Khoo.

Mr John Cheung, who runs the property offshoot Hongkong Realty, is thought to control about a quarter of the votes in WM and is hoping to gain control with the help of other local interests. But Tan Sri Khoo is thought to have bought large blocks of "A" shares from London.

Gilts rally prompts new tap

By Christopher Dunn

The Bank of England yesterday announced an addition to the funding programme via the creation of a new taps stock - £400 million of Treasury 2 1/2 per cent index-linked stock 2013. The stock is to be offered for sale by tender fully paid next Thursday and first dealings will start on Friday.

The stock was announced at the close of a buoyant day for the gilt-edged market, during which prices rose by more than 1/4 point at the long end. The Government Broker activated his existing tap, Exchequer 11 per cent 1990, and market sources suggested approximately £400 million or more was sold in partly-paid form. Traders were disappointed, however, that the whole issue failed to sell out.

Tempes, page 13

The Family Bond. 100,000 Investors. 22.33% UNIT PRICE GROWTH P.A. SINCE 1976 (Equal to 31.90% Gross (and even more for higher rate taxpayers) DOUBLE TAX FREEDOM on the fund and on the proceeds

"Whereas life assurance companies are obliged to pay corporation tax and capital gains tax on the returns from their investments, friendly societies pay no tax whatsoever. And when you cash in your investment after 10 years, you take all your profit tax-free." Financial Times, 11th Feb '84

tax-free**

Financial Times, 11th Feb '84

CAN INVEST FOR PROGRESS?

GROWTH RECORD TO DATE			SINGLE OR DOUBLE BOND			
FAMILY BOND SERIES	LAUNCH DATE	UNIT PRICE GROWTH	INVESTOR	MONTHLY	ANNUALLY	LUMP SUM*
'A' FUND	MAY 1976	+22.33% p.a.				
CAPITAL FUND	APR 1980	+10.00% p.a.				
INVESTMENT FUND	MAY 1976	+18.75% p.a.				
GLOBAL FUND	MAY 1976	+15.00% p.a.				
WORLD FUND	MAY 1976	+12.50% p.a.				
ASIAN FUND	MAY 1976	+10.00% p.a.				
AMERICAN FUND	MAY 1976	+8.00% p.a.				
EUROPEAN FUND	MAY 1976	+7.50% p.a.				
AFRICAN FUND	MAY 1976	+6.00% p.a.				
AUS. & N.Z. FUND	MAY 1976	+5.00% p.a.				
GLOBAL FUND	MAY 1976	+4.00% p.a.				
GLOBAL FUND	MAY 1976	+3.00% p.a.				
GLOBAL FUND	MAY 1976	+2.00% p.a.				
GLOBAL FUND	MAY 1976	+1.00% p.a.				
GLOBAL FUND	MAY 1976	+0.50% p.a.				
GLOBAL FUND	MAY 1976	+0.25% p.a.				
GLOBAL FUND	MAY 1976	+0.125% p.a.				
GLOBAL FUND	MAY 1976	+0.0625% p.a.				
GLOBAL FUND	MAY 1976	+0.03125% p.a.				
GLOBAL FUND	MAY 1976	+0.015625% p.a.				
GLOBAL FUND	MAY 1976	+0.0078125% p.a.				
GLOBAL FUND	MAY 1976	+0.00390625% p.a.				
GLOBAL FUND	MAY 1976	+0.001953125% p.a.				
GLOBAL FUND	MAY 1976	+0.0009765625% p.a.				
GLOBAL FUND	MAY 1976	+0.00048828125% p.a.				
GLOBAL FUND	MAY 1976	+0.000244140625% p.a.				
GLOBAL FUND	MAY 1976	+0.0001220703125% p.a.				
GLOBAL FUND	MAY 1976	+0.00006103515625% p.a.				
GLOBAL FUND	MAY 1976	+0.000030517578125% p.a.				
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3 UNIT TRUSTS

Most successful investors start with a clear idea of whether they want income or growth or a balance between the two. Individual unit trusts can meet each of these requirements, but the problem is knowing which to choose from over seven hundred unit trusts.

Before making an investment in a unit trust you should expect the managers to tell you how well it has performed over the long term. Past performance cannot be a guarantee for the future, but it is the best measure you have of a fund's likelihood of achieving its objective. New funds or funds which suffer a change of management are more of a gamble than those which can point to a long and successful record.

We are currently offering three M&G Funds which satisfy the three requirements of income, growth, or a balance between the two. Each has a performance record demonstrating the success of M&G's investment policy over many years. As an incentive we are offering an extra 1% unit allocation if you invest £1,000 or more and 2% if you invest £10,000 or more.

Unit trusts are for long-term investment and not suitable for money you may need at short notice. This is because the price of units and the income from them may go down as well as up.

Income DIVIDEND FUND

An investor of £10,000 at the Fund's launch in May 1964 has seen his income after basic-rate tax grow from £396 in the first full year to £2,018 in 1984.

By contrast, a building society investor's annual income has fluctuated, rising from £536 in 1965 to £1,200 in 1980 and then falling back to £953 by 1984. So anyone who depended on a building society for income has suffered a cut back over the past 4 years, whilst Dividend Fund investors continued to enjoy a steadily increasing income.

In addition, the Dividend Fund investor's £10,000 had grown to £54,300 by the end of December 1984 compared with £27,271 from a similar notional investment in the FT Industrial Ordinary Index and £10,000 in a building society deposit which, of course, remained unchanged.

If you need income which will grow over the years M&G Dividend Fund could be your ideal investment, because we will continue to make income grow the prime objective. The Fund invests in a wide range of ordinary shares, and the aim is to provide a high and growing return with a yield about 50% higher than that of the FT Actuaries All-Share Index.

Year to 31 DECEMBER	M&G DIVIDEND	FT INDUSTRIAL ORDINARY INDEX	BUILDING SOCIETY
23 May '69	£10,000	£10,000	£10,000
1970	11,760	8,570	11,058
1975	26,400	11,121	21,283
1980	102,560	17,287	40,175
1984	2,018	39,977	52,405

NOTES: All figures include reinvested income net of basic rate tax. The Building Society figures are based on an extra interest account offering 10% above the average yearly rate (source: Building Societies Association). M&G figures are of realisation value.

Year to 31 DECEMBER	M&G DIVIDEND	FT INDUSTRIAL ORDINARY INDEX	BUILDING SOCIETY
6 May '64	£396	£396	£396
1965	463	650	10,000
1970	828	971	16,300
1975	1,660	1,200	24,280
1984	2,018	853	54,300

On 12th February 1985 offered prices and estimated gross current yields were:

	Income	Accumulation	Yield
Dividend Fund	299.1p	830.3p	5.52%
Recovery Fund	238.6p	298.3p	4.13%
SECOND General	533.6p	1012.3p	3.83%

Prices and yields are given daily in the Financial Times. Annual charges of 2% are included in the offered price and 3% annual charge of 1% is included in the offered price. The price of units is calculated from gross income currently 1% for Dividend and Recovery, and 2% for the General Fund. Income for Accumulation units is reinvested to increase the value of the units. Income units are distributed net of basic rate tax on the following dates:

	Dividend	Recovery	SECOND
Distributions	15 Jan	20 Feb	15 Feb
New distribution for new investors	15 Jan	20 Aug	15 Aug
	1985	1985	1985

You can buy or sell units on any business day. Contracts for purchase or sale will be due for settlement two to three weeks later. Penetration is payable to accredited agents; rates are available on request. The Trusts for Dividend and Recovery are managed by M&G Securities Limited and for the General Fund by M&G Securities Limited and for the General Fund by M&G Securities Limited. The Funds are all wide-range investments and are authorised by the Secretary of State for Trade and Industry.

M&G Securities Limited, Three Quays, Tower Hill, London EC3R 6BQ. Tel: 01-626 4588. Member of the Unit Trust Association.

M&G SUNDAY TELEGRAPH UNIT TRUST GROUP OF THE YEAR

Growth RECOVERY FUND

M&G Recovery Fund is probably the most successful unit trust ever launched. The table below shows just how well it has achieved its aim of capital growth over the long term. The Fund buys the shares of companies which have fallen on hard times. Losses must be expected when a company fails to recover but the effect of a turnaround can be dramatic.

Year to 31 DECEMBER	M&G RECOVERY	FT INDUSTRIAL ORDINARY INDEX	BUILDING SOCIETY
23 May '69	£10,000	£10,000	£10,000
1970	11,760	8,570	11,058
1975	26,400	11,121	21,283
1980	102,560	17,287	40,175
1984	214,720	39,977	52,405

NOTES: All figures include reinvested income net of basic rate tax. The Building Society figures are based on an extra interest account offering 10% above the average yearly rate (source: Building Societies Association). M&G figures are of realisation value.

Balanced SECOND GENERAL

M&G SECOND General Trust Fund aims for growth of both capital and income and has a 28-year performance record which is second to none. It has a wide spread of shares mainly in British companies, which are kept under constant review.

Year to 31 DECEMBER	M&G SECOND	FT INDUSTRIAL ORDINARY INDEX	BUILDING SOCIETY
5 June '66	£10,000	£10,000	£10,000
1966	19,534	20,080	11,293
1965	31,947	26,230	13,492
1970	47,537	30,540	17,143
1975	81,843	39,620	33,107
1980	200,813	61,600	62,494
1984	463,878	142,410	81,519

NOTES: All figures include reinvested income net of basic rate tax. The Building Society figures are based on an extra interest account offering 10% above the average yearly rate (source: Building Societies Association). M&G figures are of realisation value.

SPECIAL OFFER CLOSES 5th APRIL

To: M&G SECURITIES LIMITED, THREE QUAYS, TOWER HILL, LONDON EC3R 6BQ. All applications received by 5th April, 1985, will be given an extra 1% allocation of units. This will increase to 2% for applications of £10,000 or more per Fund. Please invest the sum(s) indicated below in the Fund(s) of your choice. A minimum investment in each Fund (£1,000) in ACCUMULATION/INCOME units is desirable as applicable or Accumulation units will be issued at the price ruling on receipt of this application.

DO NOT SEND ANY MONEY. A contract note will be sent to you stating exactly how much you owe and the settlement date. Your certificate will follow shortly.

	Dividend	Recovery	SECOND
Units to be purchased	£ -00	£ -00	£ -00
Units to be sold	£ -00	£ -00	£ -00

DATE: _____
SIGNATURE: _____
TU 480715

M&G

£20 A MONTH CAN ACCUMULATE A LOT OF MONEY

If you had chosen fifteen years ago to save £20 a month in a building society, and had left the interest to accumulate, by 1st January 1985 your total outlay of £3,600 would have built up to £7,196. On the other hand, if you had chosen to save the same amount each month in one of our larger unit trusts M&G SECOND General Trust Fund, you would have built up an investment worth £15,320, an extra £8,124.

You can start an M&G Unit Trust Savings Plan with as little as £20. You need not subscribe regularly but we strongly recommend that you do so, by completing the Bankers Order form. By saving a regular amount you make fluctuations in the stockmarket work to your advantage because more units are bought when their price is low than when it is high.

Unit Trusts are an excellent method of investing in the various stockmarkets of the world, and are ideal for regular investment over the longer term. They are not suitable for money you may need at short notice.

The price of units and the income from them may go down as well as up.

Your Savings Plan subscriptions go into Accumulation units of the Fund you choose and income is reinvested automatically after basic-rate tax. Further details of the Funds and the rules of the plan are available on request.

WHAT YOU COULD HAVE ACCUMULATED FOR £20 A MONTH BY 1st JANUARY 1985

	5 YEARS from 1 Jan 1980	10 YEARS from 1 Jan 1975	15 YEARS from 1 Jan 1970
Amount paid in	1,200	2,400	3,600
M&G Dividend	2,289	7,513	16,705
M&G Recovery	1,913	8,446	22,734
M&G SECOND	2,039	7,262	19,320
FT Industrial Ordinary Index	2,160	6,143	11,259
Building Society Savings Account	1,499	3,840	7,196

Source: Planned Savings. All performance figures include income reinvested net of basic-rate tax. The figures for the M&G Funds are 'bid' prices. You should remember that past performance is no guarantee for the future.

The only charges are those you normally pay with unit trusts - 5% included in the initial price of units and up to 1% annually (currently limited to 0.5%) for management. There are no extra charges for this Savings Plan.

You can vary the amount you pay and you are free to cash in your accumulated investment, or part of it, at any time without penalty.

The securities in a unit trust are held in safe custody by the Trustee (one of the major banks). You can follow the progress of your plan by looking up the price of units and the current yield in the Financial Times or other leading newspapers. You buy units at the 'offer' price and sell at the 'bid' price.

SAVINGS PLANS FOR CHILDREN

The minimum age for the Unit Trust Savings Plan is 14, but accounts for younger children can be opened in the name of an adult and designated with the child's full name.

MORTGAGES

First-time buyers can cash in on 100% home loans

The eagerness of the building societies to lend is becoming increasingly obvious. They are flush with funds but beginning to get anxious that mortgage demand remains unusually low.

Their latest marketing ploy is to make 100 per cent mortgages easier to obtain than ever before.

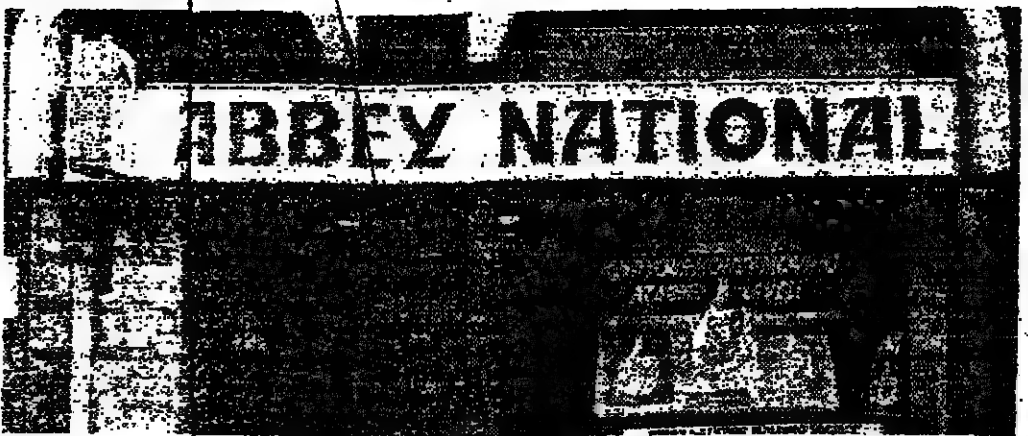
Those most likely to benefit from 100 per cent home loans - a loan for the full purchase or valuation price of the house - are first-time buyers. Such people are often paying high rents in private accommodation and are too young to have saved the necessary deposit on a house.

Since their earning power tends to be low, building societies have previously been reluctant to hand over a loan of 100 per cent on which the repayments are higher than on smaller loans. Moreover, 100 per cent loans represent a greater risk for the lender than a loan for, say, 80 per cent of the property value.

This attitude is changing. The Midshires building society has recently started advertising 100 per cent loans and many of the big societies are also more willing to consider them.

The simplest type of 100 per cent home loan is when the building society agrees to advance the whole amount to the borrower directly out of its own funds. Their requirements for giving these loans are flexible and tend to be broadly the same from one society to another.

The Halifax, for example, says it prefers to give 100 per cent loans to first-time buyers. Its maximum loan of £35,000 is not regarded as excessive for first-time buyers.



Push with cash: building societies are ready to lend 100%

The Halifax, in common with many societies, does not require 100 per cent borrowers to be investors. "They don't have to be members but of managers tend to restrict the loans to members with good savings records", Mr Roy Ravestock, assistant general manager, reported.

The message from most societies is simply that as long as the potential borrower has a reasonable salary and a secure job, he will be considered for a 100 per cent loan.

Before taking out mortgage for the full house value, the borrower should know how the interest rate charged. The extra 10 or 20 per cent he is borrowing above a normal mortgage could burn him up into a higher interest rate band for the whole of his life. So a borrower with the Halifax, for example, taking out a £28,000 loan to buy a house worth £32,000 would currently pay interest at 13.5 per cent. But if he borrows the full £32,000 he will have to pay 0.5 per cent more.

Only two societies do not apply differentials to bigger loans: the Nationwide and the Woolwich. While the Nationwide lends up to 100 per cent of a property's value, it is not keen to do so. The Woolwich will not even consider the idea.

The other type of 100 per cent mortgage is an ordinary loan of, say, 80 per cent, from the building society topped up by further loan from an insurance company. This top-up package is the type now being marketed actively by the Midshires building society.

It should be treated with caution. The Midshires package offers a loan from the society of 75 to 95 per cent of the property value at the endowment mortgage rate. On this part of the loan a borrower would pay 14.375 per cent on a £32,000 mortgage. On the remaining top-up portion of the loan, supplied by Royal Insurance under this scheme, the borrower would pay 14 per cent.

But while the building society's part of the loan is at a

variable rate, as with other society loans, the top-up rate is fixed. That is fine if interest rates rise or stay the same. But they are already at historically high levels. If and when they fall again, a borrower taking out a top-up loan could pay several percentage points above the prevailing market level.

Though not all top-up packages include a fixed-rate element, it is worth checking because the costs may be considerably higher than other methods.

While building societies are wakening up to the idea of 100 per cent mortgages, banks are more reluctant. None of the American banks, for example, which have recently entered the British mortgage market, so aggressively will lend more than 90 or 95 per cent. The reason is simple. They do not have spare funds. They find their lending from the money markets and are more able to keep their supply of funds in line with demand. But building society rates are not so flexible and at the moment there is an excess of deposits over demand. If this continues, the answer will be for building societies to reduce their rates.

Richard Thomson

Building Society Choice

Our apologies to Building Society Choice for incorrectly stating that their computer-based update on building society investment account "best buys" did not contain the North - Wills and Ridgeway Building Society. As their table showed, reproduced alongside, this building society was indeed included in their listings. It was not our intention to detract from their service, merely to highlight the difficulties of keeping abreast of changes in building society rates.

	100%?	All from soc fund	Max £	Top up
Halifax	yes	yes	35,000	-
Abbey Nat	yes	yes	35,000	-
Nationwide	yes	yes	30,000	-
Woolwich	yes	depends	40,000	variable
Nat & Provincial	yes	no (80%)	40,000	-
Anglia	yes	yes	35,000	-
Alliance	yes	yes	40,000	-
Bradford & Bng	yes	yes	30,000 (pre 1914)	-
Leicester	yes	yes	30,000 (post 1914)	-
Britannia	no	no	-	-
C & G	no (85% max)	no	-	-
Oriel & West	yes	yes	30,000	-
Yorkshire	yes	yes	depends	-
Gateway	yes	yes	depends	-
Northern Rock	yes	yes	depends	-
Midshires	yes	yes	depends (v choosy)	fixed rate
Leeds Permanent	yes	no	40,000	depends

Table compiled by Richard Hall

HIGHEST RATES FOR SEVEN-DAY MONEY!



UP TO **9.50% = 13.57%** PA. GROSS
Super rates for £500-plus investors... and no penalties!

With simple, flexible MoneySpinner Plus Northern Rock tops all leading U.K. bidding societies for seven-day money. Withdrawals require just seven days' notice and incur no penalties. You get big interest for the minimum investment of £500. The table shows how you can earn even more for larger amounts. Maximum investment is £30,000 (£60,000 jointly). Interest is paid annually in October or you can receive it as monthly income.

AMOUNT INVESTED	INTEREST PA*	GROSS PA†
£500 or more	9.00%	12.86%
£5,000 or more	9.25%	13.21%
£20,000 or more	9.50%	13.57%

*The rate only varies †Equivalent yield for basic rate taxpayers.

Enquire at any Northern Rock branch or write to us FREEPOST Newcastle

Member of the Building Societies Association. Authorised for investment by Trustees. Branches and Agents throughout the U.K. Assets exceed £1,300 million.

NORTHERN ROCK BUILDING SOCIETY People with your interest at heart.

Ian Chapman, Northern Rock Building Society, FREEPOST, Gosforth, Newcastle upon Tyne NE3 1BR.
Chief Office: Northern Rock House, Gosforth, Newcastle upon Tyne NE3 4PL. Telephone: 091-285 7191.
City of London Office: Stone House, 128/140 Bishopsgate EC2M 4HX. Telephone: 01-247 6861.
Scottish Office: 27 Castle Street, Edinburgh EH2 3DN. Telephone: 031-226 3401.

THE M&G GROUP

FAMILY MONEY

Rothschild trusts

A range of inheritance trusts is being offered by Rothschild Trust Company, designed to enable wealthy individuals to start a trust for transfer tax planning with maximum flexibility and financial protection, says Rothschild.

To transfer the assets to include a trust, the settlor must be a resident of the UK and the trust must be a standard of living trust. The settlor must still receive income from the assets. He can also include the situation and receive capital if family circumstances change and he needs to retrieve some of his assets.

Money saved over the trust is invested in a range of assets. The trusts are quite complicated and anyone considering such a Capital Transfer Tax avoidance scheme should take professional advice.

Rothschild coming into this somewhat controversial area of tax avoidance might be regarded as an outlier. It was on the day that Rothschild took a party of journalists to the Channel Islands that the Chancellor, Geoffrey Howe, announced tax avoidance schemes, roll-up funds - pioneered by Rothschild. Inheritance trusts have had a question mark hanging over them and there could possibly be changes in the Budget.

New from Barclays

Barclays Bank is launching a new high interest deposit account on March 18. It will be available to personal customers and the minimum investment will be £1,000. Barclays is not yet announcing what rate of interest the new deposit account will pay - it will depend on money market rates at the time but it does say the rate will be higher than the ordinary seven days' notice account. Deposits over £10,000 will earn still higher interest while the rate will be reduced to the ordinary seven-day deposit rate if you allow the balance in the account to fall below £1,000. Withdrawals can be made at any time and there will be no penalties.

Clearly this is a better deal than the ordinary seven days' notice account - even if you cannot afford to keep the £1,000 minimum balance in the account, as there are no penalties for immediate withdrawal. With the ordinary seven days' notice account you lose seven days' interest if you do not give notice of withdrawal. Details from Barclays Bank branches.

10% income

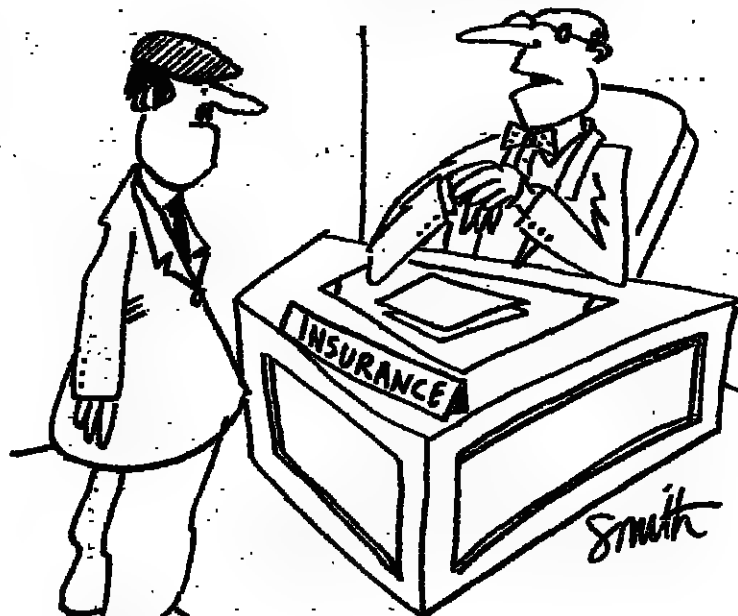
General Portfolio Life has revised its guaranteed income bond rates and is now paying as much as 10 per cent on four-year bonds. The income is paid net of basic rate tax, although higher rate taxpayers may have a further liability on encashment. Details from General Portfolio Life, Valley House, Crossbrook Street, Chesham, Bucks, EN8 8JH. (Tel: Watlington Cross 31971.)

Yups scheme

Insurance company marketing is definitely becoming more trendy with companies like UK Provident jumping on the "Yups" bandwagon offering a savings scheme for "young upwardly mobile and professional" investors.

Aimed at the under-35s, UK Provident's Planned Investment Plus is a regular savings plan with a low start premium which gradually increases to the full rate by year six. An initial investment of £20 a month offers a guaranteed £3,000 after 10 years with projected bonuses (estimated) bringing the total return up to £8,338, tax free. Worthwhile life cover is thrown in - a man aged 30 would get £11,700 worth, which would increase by the addition of bonuses. As an initial incentive, UK Provident is offering the first month's premium up to £20 free. The guaranteed and projected total returns would put UK Provident among the top performers if it manages to meet its projections.

Alternatively, there is the UK Provident's Money Max 10 policy which requires no medical evidence of good health. A £30 a month investment would show a projected return of £8,882 after



"I'm sorry, but we don't have a no claims bonus on life assurance"

10 years, with a guaranteed return of £3,321. If UK Provident meets its projections, the return is equivalent to an annual net yield of 12.71 per cent.

This policy too has a special offer of the first month's premium free, investors wanting to take advantage of the special offer must have their application in by April 30, 1985. Details from UK Provident, United Kingdom House, Castle Street, Salisbury SP1 3SM.

Money talks

Financial seminars are becoming increasingly popular and Lady Wardington, who organizes money courses for women at the Stock

Exchange and other City venues, has been called in to set up something similar for readers of *Woman's Journal*.

The seminar takes place at the Grosvenor House Hotel, Park Lane, London on April 24. Application forms are in the March issue of *Woman's Journal*. Speakers include Arnold Horner, accountant and senior lecturer in taxation at the City of Birmingham Polytechnic; Margaret Allen, financial consultant; Brian Baughan, investment adviser and member of the Stock Exchange; and Louise Botting, financial consultant.

The seminar lasts from 10am to 4.30pm lunch and wine is included in the price of £37.50. Full details in the March issue of *Woman's Journal*.

Dearer mortgages

Two of the clearing banks have just raised their mortgage rates. Lloyds increased its home loans rate to 13.25 per cent and simultaneously abolished the system of rate differentials which it introduced less than six months ago. Its rates varied from a basic cost of 11.75 per cent up to 12.75 for loans over £50,000. The new rate, therefore, means a jump of 1.5 per cent for some borrowers.

Midland also raised its mortgage rate by one percentage point, from 12.5 to 13.5 per cent. Midland fixes its borrowers repayments annually, however, so repayments will remain unaltered until the next annual review.

Alliance extra

A new high interest account from Alliance Building Society is paying 9.5 per cent net of basic rate tax with the 2 per cent differential above the ordinary share rate guaranteed for a full year from the date of investment. To earn this higher rate of interest, you must be prepared to invest a minimum of £1,000 (maximum £30,000) and leave your money untouched for a year.

No withdrawals are permitted during the first 12 months. Interest is paid half yearly but it can be taken monthly and paid direct into an Alliance ordinary share or Banksave account. Full details from Alliance branches.

Bucking a trend

John Fairman, deputy chairman of M&G fund managers, was bucking the trend towards financial conglomerates when he said: "I do believe that a large investment house should not offer comprehensive financial planning services." While an investment house may provide all the ingredients, it must be left to other specialists to actually offer the service to the individual. By other, I mean professional advisers who are independent and impartial.

"Employed salesmen and tied agents are, by definition, partial and naturally biased in favour of their own companies and products."

"On the other hand, independent professional financial advisers are accustomed to shopping around for the most suitable fund or policy."

Tax saving guide

There's nothing like a check list to jog the memory, so call in at any office of accountants Arthur Andersen & Co for a free copy of the firm's booklet, *Individual Year-End Tax Planning 1984/85*.

"With all the rumours about pensions, it would be sensible for everybody to consider their personal position and the booklet points out the important areas and the advantages still available," says Mr David Marks, of Arthur Andersen. "We haven't attempted to predict what will be in the Budget, but there are a lot of ideas for tax saving."

Lloyds 13% account

Interest of 13 per cent will be paid on deposits of £2,500 or more invested in Lloyds Bank's new High Interest Cheque Account, available from Monday. Customers will be able to write cheques in the normal way, withdraw up to £300 a day without formality from the bank's network of 15,000 cash machines and, unlike many other similar accounts, there will be no minimum amount constraint on writing cheques. Customers will also receive a cheque guarantee card as on a normal current account.

The minimum investment is £2,500 but if your balance falls below that amount, interest will drop to 10.5 per cent, less than is paid on Lloyds' seven-day deposit account. The biggest drawback with the account is that you can write only three cheques a quarter free of charge - after that you pay 50p a cheque. This account is one to use as a deposit account and treat the cheque book facility as a convenient way to transfer money into your current account.

The Lloyds account does not come anywhere near the market leader - Citibank's Savings Cheque Plus account which pays money market interest rates has no minimum investment, full cheque book facilities with no minimum withdrawal, and has no charges for writing cheques.

INCOME

Mercury launches US fund

A new American Income Fund has been launched by Mercury Fund Managers, the fund management subsidiary of Warburg Investment Management. Most funds investing in the US launched over the last two years have aimed at capital growth. The Mercury fund reflects the opinion of many unit trust managers that it is not only safer but more profitable to invest in income-producing equities in present stock market conditions.

The fund aims to produce a gross yield of 5.5 per cent compared with an average yield in the US and Britain of 4.5 per cent. The company claims. However, Mercury also intends to produce some capital gains on the fund by investing in high yielding stocks which are also undervalued.

A further reason for launching the fund is that corporation tax on overseas investments at 52 per cent was prohibitive; but now that the tax rate is falling, the return from a US income fund will become more attractive.

As protection against a possible fall in the dollar, 50 per cent of the fund will be "hedged" at the outset. A proportion of the fund will be held in convertible stocks and fixed interest to protect the fund's yield.

Richard Thomson

BUSINESS EXPANSION SCHEMES

Beat the Budget with property investment

Details are now available of the de Broe Hill Chaplin; and St James' Estates business expansion scheme which will be developing residential property in London.

United Trust and Credit is sponsoring the new BES company which is seeking to raise up to £6 million with an offer of 10 million 25p ordinary shares at 60p each. Application lists open on Monday and close no later than March 15, four days before the Budget.

Like the other asset-backed BES schemes, St James' is hoping to raise the money before any possible intervention by the Chancellor in disallow property development as a qualifying BES investment. However, it is believed that the Chancellor is disappointed at the relatively small amounts which have gone into BES funds and supporters of the concept believe he will be reluctant to make a move this time round.

Investors in BES schemes qualify for income tax relief at their highest rate paid on up to £40,000 invested during the current tax year. Investments must remain within the BES scheme for a minimum of five years to be eligible for full tax relief.

St James' Estates is one of a clutch of property-based BES schemes currently on offer. Others include London & Bristol Development and City United Trust & Credit, is Gate Estates, both sponsored by Johnson Fry; Lockton Development, sponsored by Guinness Mahon; Restway Retirement Management, 55 Grosvenor Homes, sponsored by the Street London W1X 9DB (Tel: stockbroking firm of Williams 01-499-0223).

Does your money matter?

If your answer is YES, sound financial management can make all the difference.

Schroders, in recognising this need, have created an important new company, which brings together the group's financial skills and products for individuals, partnerships and private companies.

It's called Schroder Financial Management Limited. Return the coupon for an informative brochure.

To: Schroder Financial Management Limited, FREEPOST Enterprise House, Portsmouth PO1 3PR. (Telephone Christopher Williams 01-373 6102). Please send me a brochure about Schroder Financial Management.

Name _____ Address _____

Financial Adviser (if any) _____

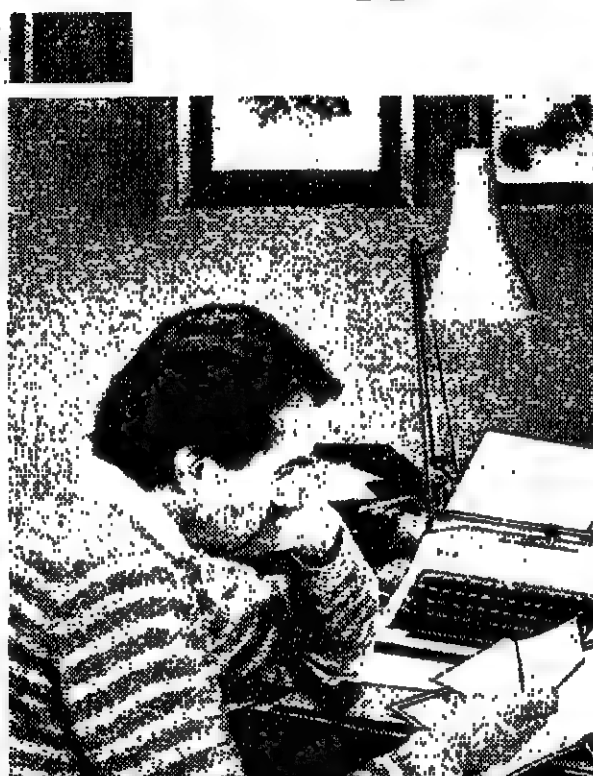
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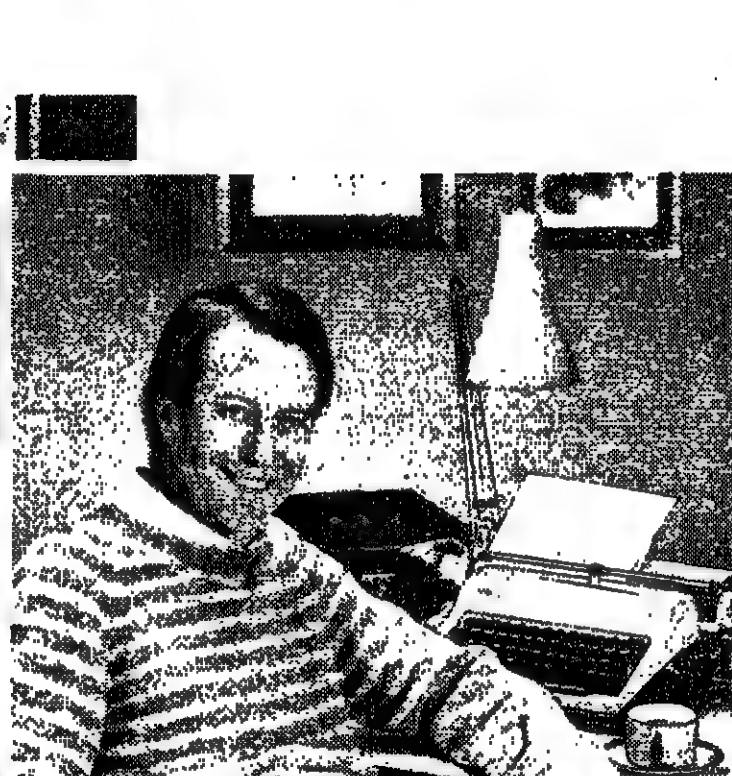
Self-employed?



At 65 you can go on working



At 65 you can take a State Pension (women at 60).



At 60 or later, retired or not, you can take a pension from our Flexible Retirement Plan.

If you are self-employed you will have to make your own pension arrangements.

Otherwise, you might end up on a State Pension, which could mean changing your whole way of life, or you could be forced to continue working when you would prefer to be enjoying your hard-earned retirement.

Our Flexible Retirement Plan provides the answer.

*It's for anyone who is self-employed, or has non-pensionable earnings.

It provides an income for life on retirement, with the option of a tax-free cash sum.

And it's so flexible it can be adapted to suit everyone's needs.

Flexibility on retirement

You can take your benefits at any age between 60 and 75 even if you are still working.

If you wish, you can phase in your retirement by taking benefits in stages to add to your income.

When you do decide to retire, you can choose whatever combination of tax-free cash, pension (and dependant's pension) suits you best.

Choose how you invest

You can choose regular or single contributions and increase them or, after a year, decrease them when you like. You can miss a year now and again. You can even arrange to have your contributions paid by us if you are ill for a long time.

Important tax relief

Your contributions qualify for tax relief at the highest rate you pay on earned income.

So for every £100 you invest the actual cost to you is between £40 and £70.

*Currently £35.80 a week (single person), £57.30 a week (married couple).

Top investment skills

How much pension you actually get depends on the skill of the investment managers. With the Flexible Retirement Plan your money is in exceptionally good hands.

You can invest in a range of 10 UK and international funds, managed by teams from Fidelity International, one of the top performing UK unit trust groups, and Clerical Medical, a leading UK life office with an outstanding record of returns for its with-profits policyholders.

Start here and now

Starting a Plan early can make thousands of pounds difference to your benefits. Don't delay.

Contact your insurance/financial adviser. Or post the coupon. No stamp required.

NEW! Flexible Retirement Plan

To: Geoffrey Jones, Clerical, Medical and General Life Assurance Society, FREEPOST, Narrow Plain, Bristol BS2 0AB.

Please send me further details of your Flexible Retirement Plan.

Name _____

Mr/Mrs/Miss/Ms/etc. _____

Address _____

Postcode _____

Telephone No. (Home) _____ (Business) _____

My insurance/financial adviser is _____

I am interested in: Regular Contributions ☐ Single Contributions ☐



Clerical Medical
Investments

FAMILY MONEY

ESTATE EXECUTORSHIP

Finding a will and a way to cut costs

"Do not leave your money to chance," says the glossy Barclays booklet, *Wills and Trusts*, currently being offered to customers.

Appointing a bank as executor of your estate can be an expensive business, particularly if it is a simple affair. Just how expensive was pointed out to us recently by one reader who decided to deal with his mother's estate himself rather than give the job to his bank - in this case Barclays.

He writes: "My mother died in May 1984 and I wound up her estate as sole acting executor. She left £106,850 - four separate legacies of £100 with the residue divided equally between my brother and myself."

Our reader points out that being an executor is a time-consuming business - you have to value the assets and get grant of probate, and there is a lot of administration. But when he worked out what his bank would have charged the estate for doing it, he was in no doubt that he had done the right thing. Barclays, by my calculations would have charged £6,930 including VAT for its services.

How does a bank like Barclays go about charging for its executorship services? There is an initial £500 "responsibility fee" for taking on the estate. Then there is a charge of 2.5 per cent on the first £250,000. That alone would have cost our reader and his brother £3,171 on the gross value.

Then there is a scale of "activity fees." The bank's trust company charges £265 for every "relevant beneficiary" plus £50 for handling every asset over the value of £500 or 10 per cent of the value of every asset less than that. According to our reader's estimates of the amount of work he did, the bank's fees would have come to over £6,000 in total, with VAT

bringing the sum up to nearly £7,000.

Executor fees are a fraught subject. On the one hand a lot of people regard the bank as a responsible executor - it is always there and it is honest. On the other, the beneficiaries of a will are often horrified to see what the bank charges are to distribute a simple estate. Our reader was in the position of choosing whether to turn the executorship over to the bank (his mother did not appoint any bank).

Most beneficiaries do not have the option. Where the bank has been appointed executor in the deceased's will, unless the beneficiaries can

persuade it to relinquish the job, the estate is charged these hefty fees.

The big four banks have varying fee structures for executorship services, but without knowing the details of a particular estate, it is impossible to say which would work out the cheapest. The common denominator is the substantial fee levied on the gross value of the estate up front - regardless of how much work there is involved.

Lloyds and Midland, for instance, charge 3 per cent on the estates up to £100,000 with 2 per cent on the next £250,000. But this is only the beginning. On top of the "responsibility

fees" come service or activity fees. Lloyds charges £40 for handling each asset, £24 for handling each liability (like the gas bill, for instance) and £16 plus broker's commission plus VAT on both for selling a shareholding.

Midland, on the other hand reckons in terms of "units" at £11.50 each with a minimum per estate of £250. The maximum number of units charged for any one "activity" is four. National Westminster, on the other hand, has a larger upfront fee then any of the banks. It charges 5 per cent on the first £50,000 and 3 per cent on the next £50,000 plus 2 per cent on amounts over and above this.

AFTER PAYING OUR FEES, OLD BOY, YOU'LL ONLY BE ABLE TO AFFORD A CARDBOARD BOX!



COMMISSION

Advice for a fee can be better

The move by an increasing number of investment advisers away from commissions towards a fee-paying structure may not always be welcomed by the client, but should result in a better advice service.

Hargreaves Lansdown, investment adviser, is the latest to make the move. It will charge a £25 fee for arranging a unit trust regular saving scheme, but any commission earned will be related to the client in the form of extra units. With minimum investments of £10 a month the norm, the fee represents the 20 per cent Hargreaves Lansdown would earn in commission from unit trust groups which pay up to 20 per cent of the first year's premiums in commissions.

It is a good deal, however, for anyone investing more than £10 a month, as the value of the rebated commission will be greater than the £25 fee. The investor also gets a year's subscription to Hargreaves Lansdown's publication, *The Unit Trust Investor*.

Commission as a form of remuneration has enormous drawbacks: varying levels offered by competing firms mean that the scrupulous adviser will recommend an investment paying the highest commission rather than that offering the best prospects for the investor. And, of course, some of the best products pay no commission at all and were therefore never recommended by some advisers.

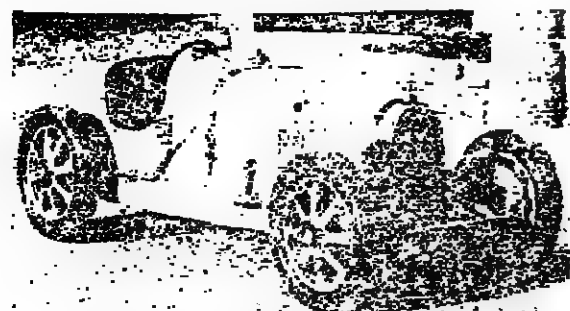
The Unit Trust Association's decision to allow commission of up to 20 per cent of the first year's premiums on regular savings schemes was not greeted with enthusiasm by all members of the association. Groups such as M & G, Fidelity and Proffitt opposed what they saw as a retrograde step.

Maggie Drummond

This advertisement is not a prospectus nor does it constitute an offer or invitation to subscribe for shares in Antique and Collectors Cars plc. Applications may be made only on the application form which is annexed to the prospectus.

Antique and Collectors Cars plc

(Registered in England under the Companies Acts 1948 to 1983 with No. 1840839)



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The board of directors consists of: - Sir Montague Prichard CBE, MC (Chairman) - was previously chairman of Perkins Engines Group, vice-president of the Motor Manufacturers and Traders and president of the Motor Industry Research Assoc. Christopher Drake (Managing Director) - ran his own collectors cars dealing company and has extensive knowledge of the market.

Sir Clive Bossom Bt - ex-chairman of RAC and British Motor Sports Council, currently president of the British Automobile Racing Club.

Fenton Higgins FCA (Financial Director) - founder partner of a West End firm of chartered accountants Higgins & Messias.

Richard Crump - one of the foremost authorities on Italian sports and competition cars on which he has written seven books.

Copies of the prospectus can be obtained from Earnshaw, Haes & Sons, 17 Tokenhouse Yard London EC2 0L 5NR 5499

Issued by Earnshaw, Haes & Sons on behalf of the Company.
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If you'd like to find out what the No. 1 pension plan could do for you, post the coupon today.

In return we'll send you our easy to understand SERP booklet. The easy way to put more style into your life when you retire.

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Address _____

Name of financial adviser (if any) _____

NPI
IT PAYS TO LISTEN TO EXPERTS.

This advertisement is issued in compliance with the Regulations of The Stock Exchange.

Nationwide Building Society

(Incorporated in England under the Building Societies Act 1874)

Placing of £17,500,000 12% per cent Bonds due 24th February 1986

Listing for the bonds has been granted by the Council of The Stock Exchange. Listing Particulars in relation to The Nationwide Building Society are available in the Extel Statistical Services. Copies may be obtained from Companies Announcements Office, P.O. Box No. 119, The Stock Exchange, London EC2P 2BT until 19th February 1985 or until 4th March 1985 from:-

Fulton Packshaw Ltd., 34-40 Ludgate Hill, London EC4M 7JT

Laurie, Milbank & Co., Portland House, 72/73 Basinghall Street, London EC2V 5DP

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ABOUT BRITANNIA GROUP
Britannia Group is the leading investment Management Group in the U.K., Channel Islands and U.S.A. and now manages in excess of £4,000m. on behalf of 500,000 investors worldwide, including 1,000 institutional clients from its offices in London, Jersey, Denver and Boston. **COMPLETE COUPON** - and receive a detailed letter together with our latest investment bulletin and the Fund brochure, including your application form. *Calculated as at 11th February 1985



FAMILY MONEY

BUILDING SOCIETIES

The lingering spectre of dearer home loans

Building society borrowers ought to be up in arms. This week Mr Richard Hornby, chairman of Halifax Building Society, raised the spectre of even higher home loan rates when many building societies are becoming anxious about how they will actually get their money out on loan, since societies have begun to advertise the free availability of mortgages.

Mortgage queues have all but disappeared. "We can accept most reasonable requests," confirms Mr Brian Firmin, of Abbey National, a society which has a range of differentials rising to 13.75 per cent for sums of £30,000 or more.

"The home loan market has not picked up to quite the degree that we normally expect at this time of the year. We have fairly healthy demand, but we are able to deal with virtually all applications," says Mr Firmin.

Most building societies, especially the major ones, must be hoping that the next move in interest rates will be down if the mortgage rate were increased again. "I think we might start to price ourselves out of the market; we are at the margin now."

But would the Abbey National advertise mortgages rather than stimulate demand by dropping loan rates? "I am not saying we will advertise, but it is something we might consider," said Mr Firmin.

Bristol & West, another society with high differentials on loans, tells a similar tale. "Loans - easy as winning," says Mr Brian Norris.

"We will lend up to three times earnings on any reasonable property and anybody can have it", Bristol & West is happy to lend to both members and non-members alike.

However, Bristol & West, in common with Britannia and others, believes that it is better to advertise home loans if necessary, rather than drop their rates. "We have taken radio advertisements in the South and South-east and used local papers and our own branch windows to advertise home loans," says Mr Norris.

He takes the view that advertising home loans is justified because it enables a society to maintain high rates for investors.

Even societies such as Woolwich which along with Nationwide, charges a flat 12.875 per cent to all borrowers regardless of the amount lent, is having no difficulty at all in meeting demand for mortgages.

"We have no real waiting list at all and most of our managers are able to lend to non-members," says the Woolwich. If societies like the Woolwich are having difficulty finding borrowers, why is there any need at all to consider an increase in home loan rates?

The answer, in a nutshell comes from Mr Brian Norris of Bristol & West: "Building societies want to keep the funds flowing in because they want to maintain their asset growth."

While it is true to say that societies were unable to give investors a fair deal during the inflationary 1970s, savers now have no cause for complaint. A return of 9.0 per cent, net of basic rate tax when inflation is

running at only 5 to 6 per cent, is generous; whereas the unfortunate borrower is paying about 13 per cent for his money which, even after tax relief, is still more than 9 per cent or a real rate of interest of around 4 per cent.

How serious is the threat of higher home loan rates? Halifax predicted a rise in home loan rates - only if seasonal demand for home loans picked up by more than they had budgeted for. Halifax's estimates of demand are based on last year's figures, which were themselves 30 per cent up on the previous year.

There is evidence to suggest that last year's boom will not be repeated this year. Those people who urgently needed to move have now done so, and higher home loan rates is likely to make the hesitant wait and see before taking the plunge.

Some societies have been rattled in recent days because of a slowdown in cash coming in as investors queued at post offices to buy their quota of the new 30th issue National Savings Certificates.

At today's mortgage rates, however, many societies will continue to experience difficulty in finding borrowers. If your society starts advertising home loans, perhaps you ought to ask why it does not simply cut the rate to the beleaguered borrowers, many of whom are first-time buyers who have been priced right out of the market. Without new homebuyers coming in at the bottom, the whole housing market stagnates.

Lorna Bourke

INLAND REVENUE CLAMPDOWN

Computer aids blitz on PAYE tax perks

Has your tax inspector suddenly slipped in an unexpected assessment? Tom Ryan explains that it is all part of a get tough campaign by the Inland Revenue.

assiduous in its search for new revenue sources, ruled it to be taxable.

All this follows on from the edict issued a few months ago which warned that Christmas party binges were out of order. The expenditure incurred per head must be modest - anything up to £30 was considered as reasonable.

In practice, of course, it is quite difficult to head up more than £30 per head unless you go completely overboard and so what happened was that everybody still went on with their fortnight binge before Christmas. But at the very least it was a good talking point.

Joking apart, the suspicion lingers that the Inland Revenue has indeed launched a mini-offensive particularly against the self-employed, and that these isolated incidents are symptomatic of what is happening on a wider scale. Certainly the accountancy profession seems to be in no doubt that this is under way. "It's the direct result of computerization," says David Tallon of

chartered accountants, Deardon Farrow. "The Revenue has redeployed between 800 and 1,000 personnel to their PAYE audit teams and they are looking for things to do."

"In particular they are looking at company records and taking a close look at expenses to see if they fall within the PAYE net."

This new approach is apparently meeting with some success. "I doubt whether there is a single company that comes through a visit from the PAYE team without having to pay some additional tax," warns Jon Hills of accountants, Pannell Kerr Forster, who have just produced a free booklet on the taxation of benefits in kind.

As an example of what can happen, Jon Hills cites the recent experience of one service company which employs a few thousand personnel who each receive £2 a week in cash to pay for the cleaning of overalls they are required to wear for work.

Unfortunately, the Inland Revenue takes the view that this payment should come within PAYE and as a result have now raised an assessment for several hundred thousand pounds of back tax over the last six years.

What it all boils down to is that the Revenue is tightening up all round. It is not just that employees are having to pay more for their company cars, but now all kinds of round sum allowances, whether they are for entertainment or newspapers or cleaning expenses are being actively discouraged.

At this rate it will not be long before postmen's bicycles are taxed.

*Copies of *Benefits in Kind* can be obtained on request from Jon Hills, Pannell Kerr Forster, New Garden House, 78 Hutton Garden, London EC1 8JA.

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44 and Self-Employed? Here's how you could have a pension at 65, of £61,119 every year for life. For £1,200p.a. net.

(Your first year's pension alone, would then be more than twice the sum of your total contributions)

That's how attractive a Personal Pension from Friends' Provident could be.

The example we give is for a man, 45 next birthday, paying tax at a rate of 60%. (See the table on the right). In just the first year of retirement you could receive a Personal Pension more than twice the size of your total net contributions, paid over the life of the policy.

But the advantages are just as compelling at whatever age you join. And whatever your tax rate.

What's more your benefits accrue free of income tax or capital gains tax.

And when you retire your personal pension will be taxable as income in the normal way.

How good your Friends' Provident Personal Pension could be.

The examples given in the table assume current annuity and bonus rates are maintained throughout. However, for many years, Friends' Provident have consistently declared a high rate of bonus. And though future bonuses do depend on future profits and cannot be guaranteed, we have earned a reputation as offering one of the best performing ranges of 'with-profit' policies.

Who is eligible?

You are eligible for the benefits of a Friends' Provident Personal Pension if you are self-employed, or a partner in a business or profession, or if you earn any part of your income from UK employment which does not provide a company pension scheme. Payment plans to suit you.

With Friends' Provident, you don't have to commit yourself to a fixed payment every month, or even every year.

You can undertake a regular payment programme. Or if your income is liable to fluctuation, you can make use of Friends' Provident Single Payment Bonds.

With Friends' Provident, in fact, you have almost total flexibility.

Start today, and you could enjoy 6 years' backdated tax relief.

You can also catch up on unused tax-relief for the previous 6 years.

So even if you take out a new Friends' Provident Personal Pension Policy today, you can claim unused tax relief right back to 1978/79.

Tax relief at the highest rate you pay.

You are allowed at present by the Inland Revenue to treat 'approved payments' for a personal pension as an expense.

Therefore you can qualify for tax relief at your highest rate of tax.

So, if your highest rate is 40%, or even 60% -

Man Aged Next Birthday	Tax Rate %	Annual Net Cost to you after tax-relief	Estimated Gross Pension every year from 65
35	30	£700	£72,320
35	40	£600	£72,320
35	30	£1,050	£108,850
35	40	£900	£108,850
45	40	£1,500	£50,900
45	60	£1,000	£50,900
45	40	£1,800	£61,119
45	60	£1,200	£61,119
55	40	£3,000	£20,757
55	60	£2,000	£20,757
55	40	£3,600	£24,919
55	60	£2,400	£24,919

All figures suppose current immediate annuity rates at 7/2/85 apply at the time, and that current bonus rates, including Final Bonuses, are maintained throughout. Future bonuses depend on future profits. Therefore future bonus amounts cannot be guaranteed.

that's how much tax relief you receive on your contributions.

What are 'approved payments' qualifying for tax relief?

Tax relief is allowed on up to 17½% of net relevant earnings.

These are defined as all your earned income from non-pensionable employment, less expenses connected with running your business, including stock relief and capital allowances.

If you were born before 1934, however, you can make larger contributions than 17½% with full tax relief, as below.

1916 - 1933 20% 1914 - 1915 21%

1912 - 1913 24% 1910 - 1911 26½%

Friends' Provident Bonuses. Annual and Final.

Unlike a unit-trust-linked pension scheme, a Friends' Provident Personal Pension gives you annual bonuses, which are added to your existing benefits.

These bonuses are your share of the profits we have made by investing on behalf of our policy-holders.

Once added, these bonuses are guaranteed and cannot be reduced.

And once distributed, your bonuses cannot be diluted by the short-term fluctuations of the stock market or any other form of investment.

Besides an Annual Bonus, we currently pay an additional Final Bonus when you retire.

Currently, the rate of Final Bonus is at the rate of a further 80% of Annual Bonuses attributable to you at your pension date.

When can you decide to take your pension?

You can choose to draw your Friends' Provident Personal Pension at any time between 60 and 75, depending on your personal circumstances. Naturally, the later you retire, the larger the guaranteed benefits.

You can leave the decision to retire until the last moment.

There's no need to decide now.

Four ways you can receive your Friends' Provident Pension.

You can't know what the best pension arrangement for you will be at the time you retire.

So Friends' Provident provide four alternative ways from which you can choose at the time you reach retirement.

1. You can take all your benefits as a pension, paid for the rest of your life. The pension can be paid annually or monthly. The choice is yours.

2. You can take a reduced pension, plus a tax-free cash sum.

3. You can choose to take a pension that is guaranteed for up to 10 years, even if you should die earlier.

4. You can choose to have a reduced pension during your lifetime, plus a pension to your spouse for the remainder of his or her life.

Friends' Provident's 'Open Market' Option.

The benefits we quote are based on rates which provide a guaranteed annual pension (plus additional pension from bonuses).

However, if a better pension rate is available elsewhere, you can instruct us to transfer the total cash sum you have built up to any other Approved Life Office.

So that you can then get the best return the market offers at that time.

Friends' Provident. Profits into Bonuses.

Friends' Provident are a Mutual Life Office. We therefore have no share-holders.

All our profits are held for the benefit of our 'with-profit' policyholders, and are distributed to them as bonuses.

Bonuses are added to the value of your policy on the 31st December each year.

They are added to your pension entitlement as a percentage, based on both your payments and your previous bonuses.

Why you should act before the Budget.

You will see that the benefits of a Friends' Provident Personal Pension are substantial.

We cannot be certain that the forthcoming budget may not materially reduce the very attractive tax benefits currently available.

So, to make sure you enjoy them, fill in the coupon below right away.

Free-post - no stamp required

To: Friends' Provident, Freepost, Marketing Dept., (DM), Friends' Provident Life Office, Dorking, Surrey RH4 1BR.

I am interested in the security of a Friends' Provident Personal Pension. Please supply me with full details.

My name is (Mr, Mrs, Miss)

My address is (Please use a complete address)

Postcode

My date of birth is

I am interested in benefitting from previous years unused tax relief ☐ (Please tick if applicable)

My Insurance Adviser is (if any)

JP1

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FAMILY MONEY

PROPERTY MARKET

Choice widens for homesellers as solicitors open property shops

Estate agents no longer have an effective monopoly of house selling services and homeowners now have a range of options - at varying price levels - for disposing of a property.

Competition should mean a cheaper service for homesellers. The time was when you had little choice in the way you sold a house. You would give the details of your property to your local estate agent in the hope that he would sell it for you as fast as possible and for the best price. Now, however, there are an ever increasing number of ways in which to sell a house.

The latest profession to step into the market are solicitors who have just been given the chance to set up "property shops" in competition with estate agents.

This move may have been a sop to compensate them for the loss of the monopoly on conveyancing, but it is also part of a trend towards opening up the buying, selling and financing of the residential property market.

The Law Society has given permission for more than 1,000 firms of solicitors to set up property shops within their own practices or through a separate practice formed for the purpose. The solicitor can advertise properties for sale in a window display, much in the same way that an estate agent can, but they must not call themselves estate agents.

As yet this is a new venture. In the world of marketing homes and it remains to be seen what solicitors will charge for this service. They will be in direct competition with estate agents, all of whom charge much the same fees. The possibility exists for undercutting on price or for there to be a "gentleman's agreement" not to step out of line. So far there is no indication which way the pendulum will swing.

Estate agents' charges may vary and there is more scope for negotiation than in the past. But on the whole there is little difference in the commission charged by one firm compared with another. The quality and level of service offered may vary, but the



Sellers' market: estate agents face stiff competition

amount of money involved does not. As a guideline, most estate agents say they charge 2.25 to 2.5 per cent of the selling price of a house if they are one of several agents given the instruction to dispose of the property.

If it is appointed as sole agent, the charge drops to about 2 per cent of the selling price. It is wise to check what is included in this fee. Most agents now include the price of advertising in the local newspaper, in their own property lists, and often in their own property newspapers.

Mann & Co. the Woking-based estate agent with 120 offices spread across the south of the country (and about 14 branches ranging from Yorkshire to the South-east of the country, charges 2 per cent of the selling price of a house for sole agency instructions and 2.5 per cent if it acts with other firms.

The agent says, however, that the fee on a multiple instruction is negotiable under certain circumstances. If, for example, the firm approaches someone asking if they want to sell their property and offers to take it on for them, it will be possible to

negotiate. In this case the fees charged are likely to be lower than the normal commission rate.

But it is only homes that are much in demand in the market which are likely to fall into this category.

Mann & Co's fee includes advertising in the local newspaper, putting the property on to its weekly and monthly lists and in its own newspaper. It also has the ability to circularize all its branches with details of homes that come into a local office so there is a spread of potential buyers seeing what is available across a large part of the country.

But there is no denying that it is considerably cheaper than using an estate agent. HomeLine charges £2 per £1,000 of the selling price of a house, to go on to its list. In addition there is VAT to pay. There is an upper limit to the fee charged. The ceiling is £112.70 on a £98,000 house. For this the vendor remains on HomeLine's files until the property is sold.

A good description of the house is sent to potential buyers who are sorted into categories as to where they want to buy.

HomeLine, a computer-based agency in London, has been in operation for five years and now claims to have one fifth of London and the Home Counties' housebuyers on its computer print-out. It is hard to gauge how many people this involves and the firm itself could not give numbers.

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TAX RELIEF

Help for novices to BES market

Business Expansion Schemes and the generous tax relief attached to them, have caught the investing public's imagination. But precisely how they work, who qualifies for tax relief and what the conditions are, can be confusing for the newcomer to this field.

There are three specialists on BES schemes along with a number of accountancy firms. Mr John Harrison of Investment and Tax Planning Services, produces a constantly updated service listing the new BES funds as they come on to the market with details of charges, structure, investment objectives, management and the like, as well as minimum investment and closing date for application. His service also includes basic information on what BES funds are and the conditions for qualifying for tax relief.

The weakness of his service is that it covers only BES funds (those which raise a capital sum to invest in a range of new and existing companies). He does not include the BES companies - arguably the more attractive proposition for many investors.

If you want this sort of coverage, with guidelines and advice on investment, then Richards Longstaff's BES Club may be the answer. Run by Mr John Greener, it has produced 14 newsletters to date and has covered most of the new BES funds and companies - leaving out only those which Richard Longstaff does not consider attractive propositions.

It costs £100 to join the Club but there are no subsequent charges. Mr Greener is hoping to extend the idea soon to a Super BES Club where members would pool their funds and buy up 5 per cent of those BES funds they believe are worthwhile.

This would have two advantages - tax relief would be available on borrowings to finance the acquisition of shares in the BES funds and as a 5 per cent (or more) shareholder, members of the club would stand a good chance of getting a director onto the board of the BES fund or company to represent their interests. This would be a big improvement.

Audley Tax and Financial Services, produces a basic guide to Business Expansion Schemes which is as good as any if you want simple information on how these schemes work, what types of business qualify and the like.

Details of all three services are available from Mr John Harrison, Investment and Tax Planning Services, 7 Regal Lane, London, NW1 7TH. Tel: 01-267-0133. Online Guide to BES Funds, EA, including updates, Mr John Greener, Richards Longstaff, 6 King Street, Bristol, BS1 4EQ. Tel: 0272-294313. (Richards Longstaff BES Club, £100 joining fee) Audley Tax and Financial Services, 16 Berkeley Street, London, W1X 5AE. Tel: 01-629-7517. (The Business Expansion Scheme - and Investment and Taxation Report - price £2.50).



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In fact, in 1984, out of over 650 trusts covering every kind of investment, ours was in the top ten. Perhaps that is less surprising when you consider the strengths of our investment team.

... from the top unit trust group (according to 'The Observer')

You don't need to take our word for it, either. Their performance over the whole spread of our unit trusts won our investment experts the coveted "Observer Unit Trust Managers of the Year" award. And their ability was endorsed by the specialist magazine "What Investment", which placed them first for performance in one of their three categories.

It's still not too late to profit.

The UK share market has performed well over the last couple of years and we think it continues to offer extremely attractive growth prospects. Despite the recent rise in interest rates, the outlook for corporate profits and dividends still looks good. Productivity is increasing, exports are being helped by the falling pound, and well-managed companies are turning in some excellent results.

A special bonus if you apply now.

The minimum investment in the trust is only 250 units and, as a special short-term offer, we're allocating one free unit with every 100 units that you purchase by 25th February.

At the offer price of 155.9p on 14th February 1984 the estimated current gross yield was 2.10% p.a.

Remember that the price of units, and the income from them, can go down as well as up.

General Information
Applications will be acknowledged on day of receipt. Certificates will follow within 42 days.
Remuneration will be paid to qualified intermediaries. Rates are available on request.
Investment: The Managers are empowered to invest in ordinary shares and convertible securities with up to 90% of the Fund in Overseas Markets and up to 25% of the Fund in the UK Unlisted Securities Market and Unquoted Securities (the latter not to exceed 5% of the Fund's Income, less income tax, is distributed by the Trust on 30th June and 31st December each year. Returns on the progress of the Trust are included with each tax voucher distribution.
Management charges as permitted by the Trust Deed are a maximum initial charge of 5% and a maximum annual charge of 1% (plus VAT). In order to keep charges as low as possible, the annual service charge, based on the value of the Trust and deducted from its income is 1/4% (plus VAT).
Prices and yields are quoted daily in the national press.
Repayments: Units can be cashed at any time at the bid price ruling on receipt of instructions to sell. Payment will normally be made immediately upon receipt of the remitted certificate(s).
The Trust is a Midland Bank Unit Company Limited.
The Managers are Guardian Royal Exchange Unit Managers Limited, 45 Beech Street, London EC2P 2LX. (A member of the Unit Trust Association).

To Guardian Royal Exchange Unit Managers Limited,
45 Beech Street, London EC2P 2LX.
Telephone: 01-638 2020.
Reg No. 915719

I/We enclose my/our cheque for £ for investment in GRE Growth Equity Trust at the current offer price upon the terms of the Trust Deed (maximum initial investment 250 units).

I/We hereby instruct you to register the holding as set out below.

I/We authorise the redemption of my/our income in the purchase of further units. PLEASE TICK IF REQUIRED ☐

BLOCK CAPITALS PLEASE

Surname (Please state Mr/Ms/Mr/Ms)
Forenames in full

Address

Postcode

Signature (In the case of joint holders all must sign)

Date

This offer is not open to residents of the Republic of Ireland. T198

Guardian Royal Exchange

INVESTMENT

Income from savings certificates

The curtain went up on Wednesday on the 30th issue of National Savings Certificates. The new issue may not acquire the superstar rating of the now legendary 28th, but it should turn out to be a respectable performer.

Once again, certificates are available in units of £25, up to a total of £5,000 per person. Each unit grows in value to £38.21 over five years, giving a compound annual interest rate of 8.85 per cent.

This return is free of all UK income tax and capital gains tax, and grosses up to 22.13 per cent to those paying income tax at the top rate of 60 per cent.

Within the last 12 months there have been five fixed-re-

Many investors are deterred from buying National Savings Certificates because they need income and cannot afford to lock up their funds for five years. Harry Powell explains this need not be a problem - you can get income from savings certificates.

turn issues of savings certificates on sale, with compound yields extending from 7.25 per cent to 9 per cent. The return on the 30th is thus near the top end of that range.

The tables show two useful plans by which a tax-free annual income can be drawn from the

new issue. They involve the systematic encashment of a given number of units on each anniversary of the purchase date.

Plan A gives an ascending scale of returns and, as in previous similar exercises, provides a slightly higher overall yield than Plan B, where the annual income is more or less evenly distributed.

Schemes can also be devised that will exhaust the capital at the end of five years, though these give considerably lower yields. The plans shown in the tables give an average annual yield on a simple interest basis of around 8.7 per cent.

One of the merits of these encashment schemes is that they are flexible. Annual en-

Annual income schemes for 30th issue National Savings Certificates, leaving capital intact at the end of five years

	Plan A No of 25 units encashed	Encashment value £	Plan B No of 25 units encashed	Encashment value £
At end of				
1st year	14	373.66	18	427.04
2nd year	14	401.66	18	450.35
3rd year	14	436.38	18	486.35
4th year	14	480.08	18	546.77
5th year	13	496.73	11	420.31
	69	2,188.49	69	2,159.85

In each case, a total of 69 units is encashed, leaving 131 units each worth £38.21 - a total of £5,005.51. Certificates are available in various denominations up to a total of 200 units per person.

cashments can be increased, reduced or stopped altogether, according to the needs or wishes of the holder.

As the returns on National Savings Certificates are tax-free, the plans can be especially useful for elderly investors who want to maximize their income without going beyond the point where the age allowance for

income tax purposes starts to be phased out.

It should be remembered, however, that the best return is only achieved if the certificates are held for the full period of five years. A £5,000 investment in the 30th issue would grow to £7,642 at the end of the five-year term - at total tax-free gain of 52.8 per cent.

INCOME TAX RELIEF FOR 1984/5

CONNOISSEUR WINES PLC

Independent Wine Shipper and Wholesaler

- ★ Established Business
- ★ Trading Profitably
- ★ Has BES Certificate Now
- ★ Services to Shareholders
- ★ Over-The-Counter Market
- ★ Minimum subscription already achieved

Offer for Subscription

Under the Terms of the Business Expansion Scheme sponsored by

The Guidehouse Group Plc

of

700,000 Ordinary Shares of 10p each at 60p per share payable in full on application.

The subscription lists will be closed when the Offer is fully subscribed or at midnight on 3rd March 1985, unless extended prior to that date. The Group intends to expand its existing business, to open new warehouse premises for retailing to the public and to increase its trading stock of claret and other fine wines. BES certificates have been issued to investors pursuant to an earlier offer and investors will not therefore have to wait until the Company has traded for 4 months before obtaining their relief.

To: The Guidehouse Group Plc
Vestry House
Greyfriars Passage
Newgate Street
London EC1 7BA

Please send me a copy of the Prospectus for Connoisseur Wines Plc.

Name

Address



How far will you get on a state pension?

If you've ever thought of retirement as an opportunity for travel, think again.

If you're not a member of your employer's pension scheme you could end up relying on the state pension.

But if you act now, a Hill Samuel Personal Pension Account will broaden your horizons.

Our plans make the maximum use of tax relief and they all offer the sort of security that makes retirement more of an adventure.

Talk to Hill Samuel and make worries about your future a thing of the past.

Filling in the coupon will put you under no obligation. But the sooner you act, the more we can offer.

To: Hill Samuel Investment Services Limited, NLA Tower, 12-16 Addiscombe Road, Croydon, CR9 6BP. Tel: 01-686 4355. I would like to talk to Hill Samuel about a Personal Pension Account. Name Tel Address

HILL SAMUEL
INVESTMENT SERVICES

FAMILY MONEY

MOTOR INSURANCE

TSB lures drivers with all-in cover

The Insurance Services Bank has jumped off and passed across the crowded motor insurance field.

No one who has made a claim or had an accident in the previous three years need apply. The TSB is not selling its new policy on its cost as it does not accept the common notion that motor insurance sells on price and the under 25s are admitted.

The TSB, naturally, is keen to attract those drivers who are least likely to claim. The policy, which is on offer as a fully comprehensive with a £50 excess, a free Green Card, windscreen replacement, fire, theft, and uninsured loss recovery, is a full discount rate which will down Recovery Club member, not be jeopardized by one or two accidents. So no-claims bonus insurance is also unnecessary — the driver either driver who suffers more than one accident or he is banished from the drink/driving offence will be scheme.

Once on the scheme, any driver who suffers more than one accident or he is banished from the drink/driving offence will be scheme.

Fully comprehensive insurance with a £50 excess — maximum no claims bonus in force

Quoted	Annual premium
1 Phoenix Century	70.00
2 GRE	83.00
3 Zurich	83.00
4 National Employers Mutual	84.62
5 Dominion	86.00
TSB	
1 (Monthly payments)	106.80
2 Standard	85.77
3 Standard + NCB protection	101.60
4 Top Drivers Policy	100.18
(monthly payments)	105.87
AA	
1 GRE	85.50
2 with NCB protection	96.50
Bank of Scotland	120.12

Bachelor, aged 30, Colchester, Essex, Reg. Allegro 1300

1	Annual premium
1 Lombard Continental	44.00
2 Bradford Pennine	46.00 (£35 excess)
3 United Standard (H)	47.00
4 Westgates	47.10
5 United Standard (H)	52.00
(Monthly payments)	59.12
1 Standard	77.87
2 Standard + NCB protection	82.81
3 Top Drivers Policy	81.44
(monthly payments)	86.00
1 Crusader	84.50
2 with NCB protection	82.34
3	73.92

The policy leaves little choice — it is only comprehensive with a £50 excess.

The TSB will not be confining the policy to its six million customers, although it has estimated that about half the 1.5 million TSB customers with cars would be eligible for the policy. It hopes to sign up 40,000 drivers in the next eight months.

One selling point is that rates are quoted as monthly premiums rather than annual ones which look so weighty. But whereas many insurance companies allow customers to pay by instalments for a charge the TSB offers no discounts to customers who offer a year's premiums in one lump.

The TSB policy follows the introduction by the Bank of Scotland of a similar policy underwritten by 'Royal' for drivers with a three years no-claims bonus. This policy allows drivers to add a second car to the cover without building up a no-claims discount from scratch and allows any other driver to drive the car.

The TSB has gone for a complete package — including a 15 per cent discount on Swan National car hire (a subsidiary company) and it promises instant quotations and instant



A driver's full discount rate with the TSB is not jeopardized by one or two accidents

cover from its 1,642 branches.

It hopes to expand the motor insurance market by persuading motorists to trade up from third party to comprehensive cover.

The policy is written in plain English like the TSB home contents policy which is insured through Provincial Motorists

will have the satisfaction of knowing that they can confront their local TSB manager in the high street if anything goes awry with a claim. This must be a strong motivation for the TSB to ensure that things run smoothly.

As the flotation of the TSB as

a public company nears, the group is taking on the form of a complete financial supermarket catering for all its customers' financial needs. It cannot afford to slip up on this new move.

Vivien Goldsmith

GUARANTEED INCOME BONDS

10% p.a. net for 2, 3 or 4 years

LAMBERT & MASON
17/21 Leicester Street, Milton Workway, Leice LE13 0PP
Telephone: (0564) 61961



CHELSEA
BUILDING SOCIETY

9.50%
NET PA.

Capital Shares

• Immediate penalty free withdrawals.
• Plus the option of a cheque book.
• Balances of £10,000 or more earn 9.50% net p.a. (13.57% gross p.a.).
• Below this level balances earn 9.25% net p.a. (13.36% gross p.a.) for sums up to £9,999, and 9.00% net p.a. (12.80% gross p.a.) for sums up to £2,499.
• Minimum investment £1,000.

13.57%
GROSS PA.

9.75%
NET PA.

Lion Shares
Special Issue

• Immediate withdrawal with only 90 days' loss of interest.
• No penalty withdrawal upon giving 3 months' notice.
• No fixed term.
• Minimum investment £500.

13.93%
GROSS PA.

*Where tax is paid at basic rate. † Subject to terms in account booklet. Interest paid annually. Above rates variable.

Please send me full details of Capital Shares ☐ Tick as appropriate.
Lion Shares (Special Issue) ☐ Tick as appropriate.

To: Chelsea Building Society, FREEPOST, Cheltenham, Glos GL53 1BR.

Name _____
Address _____
Member of the Building Societies Association Investors' Protection Scheme. Assets exceed £470 million. Trustee Status.

Paying only £162.40 for a £171.20 mortgage has one obvious advantage.



When you're starting out on your mortgage you need all the help you can get.

That's why our mortgages come with a built in advantage: lower repayments in the early years of the loan.

At most other building societies you'd have to pay more as the table below shows.

There are other advantages to having one of our mortgages.

Such as: mortgages over £30,000 still being included in MIRAS. That means you get your basic rate tax relief included in your repayment straight away.

We make adjustments to your repayments annually, so you don't have to keep changing standing orders when interest rates change.

We've also got some very comprehensive insurance schemes, all designed to make having a mortgage easier. And all included in the same single monthly repayment.

Then, when you want to add to your loan for home improvements, we can send you a cheque with the minimum fuss and formality.

So when you're ready to buy, you're more likely to find a home you can afford when you

come to National & Provincial.

If you'd like to know more about a National & Provincial mortgage, fill in the coupon or call in at your local National & Provincial office.

*Remember interest rates are subject to variation.

I'd like to receive more information about a National & Provincial Mortgage.

☐ I am a first-time buyer. Please tick if appropriate

Please send me a copy of 'Your key to successful house buying'.

NAME _____

ADDRESS _____

POSTCODE _____

(I am over 18 years of age)

SIGNATURE _____

Post to: Derek Booth,
National & Provincial Building Society,
FREEPOST, Bradford, West Yorkshire, BD1 1BR.

Amount of Mortgage	Interest Rate*	Net first year monthly repayments capital & interest 25 year term	
		(National & Provincial)	(Most other societies)
£15,000	13.00%	£121.80	£128.40
£20,000	13.00%	£162.40	£171.20
£25,000	13.00%	£203.00	£214.00

National & Provincial

Everyone's local building society

1985?

Find out Britannia's latest assessment of the American market and where the investment opportunities lie.

RING BRITANNIA VIEWPOINT AND LISTEN.

01-675 6666

REGULAR CALLERS PLEASE NOTE NEW NUMBER

Britannia Group of Unit Traders, 29 Finsbury Circus, London EC2.

Fraser House

Commercial Developments plc

offer for subscription made under

THE BUSINESS EXPANSION SCHEME

of up to 5,950,000 Ordinary Shares of 25p each at 50p per share.

Investment in the company provides:

- Participation in a commercial property development company
- The market access and combined abilities of a Master Builder, Architect, Surveyor, Accountant, Solicitor, plus an established Corporate Finance team.
- Tax relief for individual investments qualifying under the Business Expansion Scheme.

This advertisement is not an invitation to invest. For copies of the Prospectus and application form, please complete the following and return to:

Robert Fraser & Partners Ltd, Fraser House, 29 Albemarle Street, London W1X 3FA. Or telephone 01-200 0200 (24 hrs - 7 days).

Please send a copy of the Fraser House Commercial Developments plc Prospectus to:

Name _____

Address _____

Postcode _____

and a further copy to my accountant/solicitor/adviser

Name _____

Firm _____

Address _____

Postcode _____

ROBERT FRASER & PARTNERS LTD.

2% DISCOUNT ON UNIT TRUSTS

WE OFFER THE BEST DEALS ON THE MARKET PLUS EXPERT INVESTMENT ADVICE

Telephone Your Order NOW

OVER £1 MILLION PER MONTH BEING INVESTED FROM SATISFIED CLIENTS

CHELSEA FINANCIAL SERVICES LTD
274 Fulham Road, Chelsea, London SW10 9EW. 01-351 6022

THE CHELSEA GROWTH PORTFOLIO UP 34% IN 6 MONTHS

Minimum investment £5,000

Can you afford to miss this exciting investment opportunity?

Telephone or write for details NOW

FAMILY MONEY MARKET

Banks	MONEY FUNDS	Fixed Rate	APR	Telephone
Current account - no interest paid.	Fixed Rate	13.50	14.37	01 638 8070
Deposit accounts - seven days notice required for withdrawals.	Barclays 11% per cent. Lloyds 11% per cent. NatWest 11.00 per cent. Midland 11.0 per cent. National Girobank 11 per cent. Fixed term deposits £10,000-£24,999, 1 month 13.25 per cent, 3 months 12.25 per cent, 6 months 11.25 per cent. Rates quoted by National Westminster. Other banks may differ.	13.50	14.37	01 638 8070
	Barclays 11% per cent. Lloyds 11% per cent. NatWest 11.00 per cent. Midland 11.0 per cent. National Girobank 11 per cent. Fixed term deposits £10,000-£24,999, 1 month 13.25 per cent, 3 months 12.25 per cent, 6 months 11.25 per cent. Rates quoted by National Westminster. Other banks may differ.	13.50	14.37	01 638 8070

FAMILY MONEY

IMMEDIATE WITHDRAWAL* or three months' notice with NO loss of interest

Minimum balance £2000

These rates are for deposits of £2000 or more

9.85%*
10.09%*
14.41%*

BOLTON BUILDING SOCIETY
235/237 BAKER STREET LONDON NW1
TELEPHONE 01-638 0138
Members of the Building Societies Association & Investors Protection Scheme Trustee Status
Established 1834

Base Lending Rates

ABN Bank	14%
Adam & Company	14%
Barclays	14%
BCCI	14%
Citibank Savings	12%
Consolidated Crd	14%
Continental Trust	14%
C. Hoare & Co	14%
Lloyds Bank	14%
Midland Bank	14%
Nat Westminster	14%
TSB	14%
Williams & Glyn's	14%
Citibank NA	14%

* Mortgage Bank Rate.

* 1-4% deposits on sums of under £10,000, 1% £10,000 up to £50,000, 1.5% £50,000 and over, 1.5%.

Johnson Fry & Co Ltd (licensed dealers in securities)

39 Dover Street London W1X 3RB

01-491 5066

• Immediate property development opportunity.

• Asset backed by Central London residential property.

• Experienced management team.

• In-house building personnel.

Please telephone or send for a copy of the prospectus.

Closing date 14 March 1985.

This advertisement does not constitute an offer to subscribe for shares.

TELEPHONE 01-638 0138

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Smaller Unit Trust Group of the Year

All over the world emerging companies are showing exciting growth potential.

The new generation Fund, investing in smaller companies and young industries.

Allow the world's young investment opportunities to be created by new and old, small companies that have recently been publicly floated, and organisations undergoing dramatic change.

Among industries like telecommunications, computer technology, and electronics, new growth areas are achieving profit growth beyond the reach of many older, dominant industries.

Smaller companies, of those recently floated or subject to takeover or merger, can enable new managements - often highly motivated by personal stock holdings - to achieve spectacular results.

The Perpetual International Emerging Companies Fund concentrates particularly on these investment areas all over the world, which the Managers believe offer outstanding opportunity.

The research and analysis required is at a level that the individual investor would be hard pressed to achieve alone. Over the last ten years, Perpetual has developed a worldwide network of independent financial advisers - an ideal platform from which to identify successful emerging companies.

An exciting start

The International Emerging Companies Fund was launched on the 22nd September 1984 and in the four months since, the offer price of units had, as at the 31st January 1985, already increased by 22.6%.

Clearly this is only short-term performance but it represents a healthy start to what we believe is an exciting investment opportunity. However, you should accept that unit values can go down as well as up.

UP 22.6% in 4 months

50p 52.4p 61.3p

22nd SEPT 84 1st DEC 84 31st JAN 85

22nd SEPT 84 1st DEC 84 31st JAN 85

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Successful international record

Over the last decade our two established international Funds have already proved to be excellent investment choices. The International Growth Fund, since its launch on the 11th September 1974, has increased an original investment of £10,000 to a current worth of £185,500, and is Britain's top authorised unit trust for capital growth over the period since launch to 31st January 1985. The Worldwide Recovery Fund, since its launch on the 2nd January 1982, has increased an original investment of £10,000 to a current worth of £22,230 as at the 31st January 1985.

N.B. Figures are on an after-tax basis, and include net income reinvested. Past performance is not a guide only and should not be construed as a guarantee of future success.

Special offer - act now!

Full details of this new Fund are set out in the Prospectus which can be obtained by posting the coupon below to the Managers. By investing during March you could benefit from an advantageous special offer - we will provide full details with the Prospectus.

Perpetual has currently in excess of £150m under management.

Perpetual Group International Emerging Companies Fund

Please send me a copy of the Perpetual International Emerging Companies Fund Prospectus.

Not applicable to investors in EEC.

To: Perpetual Group, 48 Hart Street, Henley-on-Thames, Oxon RG9 2AZ.

Tel: Henley-on-Thames (0491) 576868

SURNAME _____

ADDRESS _____

POSTCODE _____

Perpetual

Britain's Fast Growing Unit Trust Managers

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Britain's Fast Growing Unit Trust Managers

"If London Life policies are so good, why does my broker never recommend them?"

London Life's advantages from the policyholder's point of view are no secret.

In fact, if you read the insurance press (Planned Savings, for example, or Money Management) you will usually find London Life at, or near the top of most of the performance tables.

So it may be something of a surprise to learn that the great majority of London Life's new business comes, not through brokers, but on the personal recommendation of existing policyholders and professional advisers.

The reasons are simple. London Life does not pay commission, and our staff are trained to provide a particularly high standard of advice and service to policyholders.

That, in a nutshell, is why you will never hear much about London Life from intermediaries in the ordinary course of events.

And it is also why you could be well advised to find out more for yourself. Just post the coupon, and we will send you the facts.



The non-commission way of Life

£50,000 of cover for less than £5 a month*

The most economical way to provide protection for your family and dependants is term assurance; and London Life's policies offer exceptional value. A man of 29 can have £50,000 of cover for under £5 a month; and that includes the right to change the policy into a permanent one at a later date - at normal premium rates, and with no further medical evidence.

*Based on a man aged 30 next birthday paying a monthly premium of £4.04 for fifteen years.



Saving for retirement? With London Life your savings can attract a net yield of 21% p.a.*

With London Life you can turn a net outlay of just £50 per month over a ten year period into a cash fund of £18,388* to provide retirement benefits. That's a remarkable net annual yield of 21%* made possible by taking full advantage of tax relief and backed by London Life's outstanding record of investment performance.

*Based on a 30% taxpayer aged 55 retiring at 65 and assuming that current bonus and premium rates are maintained.



Amongst the leaders in unit linked assurance.

Linked life assurance offers exciting growth opportunities - but its potential depends on two factors: excellent investment performance and low management charges.

A London Life unit linked assurance policy offers both. Not only have London Life funds consistently achieved top five placings in Money Management surveys since they began in 1979, but our initial expenses are significantly lower than the industry average - for instance, for an investment of £20,000, a typical life office charges 150% more in start-up expenses than London Life.



Make the most of your earlier pension rights when you change to a new job.

The loss of pension entitlement can be a major disincentive to changing jobs in mid-career. Pension Protector can help job-leavers to make the most of their pension benefits, at no extra cost.



How to strike your own balance of income and capital growth.

The new London Life Income Selector provides, at last, a solution to those seeking a flexible balance between income and capital growth. You select the investment period - from as little as 5 years - and the frequency of income payments, and London Life will tailor a plan to suit your needs - without medical evidence.



To: New Business Department, The London Life Association Limited, Freepost 100 Temple Street, Bristol BS1 6YJ. (For stamp request only)

I would like to know more about:

☐ Convertible Term Policies

☐ Saving for Retirement

☐ Endowment Policies

☐ Unit Linked Assurance

☐ Pension Protector

☐ Income Selector

Name _____

Address _____

Postcode _____

Date of Birth _____

Tel. Nos: Business _____

Home _____

602

(If you prefer, you can call Caroline Ward on 01-431 8111 or Pauline Hewlett on 01-431 8112, 9am to 5pm, or write to us at Freepost 100 Temple Street, Bristol BS1 6YJ.)

Endowment: how London Life can offer you 35% more than the average benefits projected by the other leading insurance companies.

According to Planned Savings' September 1984 Survey, the average projected benefit for a 25 year endowment policy is £22,196 for an annual premium of £250. London Life's figure is £30,061 for the same outlay - an extra benefit of no less than 35%.

*Based on a man aged 30 next birthday paying an annual premium of £250 for 25 years and assuming bonus rates remain unchanged.



NEW

The new London Life Income Selector provides, at last, a solution to those seeking a flexible balance between income and capital growth. You select the investment period - from as little as 5 years - and the frequency of income payments, and London Life will tailor a plan to suit your needs - without medical evidence.



مكتبة الأمل

Bank of Scotland Op

BANK OF SCOTLAND Account Details

Account No 00428407

Balance 125.84

Today's items 75.43

Fund transfers pending 65.00

Keycard withdr pending 30.00

Interest accrued 1.12

Charges accrued 0.50

Overdraft limit 200.00

Cash available from Keycard 70.00

Key 1 To confirm this payment
2 To change this payment
3 To cancel this payment

UP-TO DATE INFORMATION.

Bank of Scotland Op

Make Bill Payments

Mandate No 104

Is B of S Visa Card

Reference 422237302917

Account to be debited on 04th February 1985

Amount £174.26

Bill paid by 06th February 1985

No changes after 30th January 1985

Key 1 To confirm this payment
2 To change this payment
3 To cancel this payment

PAYMENT OF BILLS.

Bank of Scotland Op

BANK OF SCOTLAND Inter-account transfers

Details

From Current Account No 00428407

Grant J A Pers Acc

Home Banking Centre

To Investment Account No 02037184

Grant J A

Home Banking Centre

Amount £100.00

Key 1 To send 2 Not to send
3 Change Accounts 4 Change Amount 5 Change both

INTER-ACCOUNT TRANSFERS.

Bank of Scotland Op

Standing Order Details

Upland Electricity Monthly 30Jan85 30Nov85 32.40

British Gas Monthly 06Feb85 06Sep85 31.15

Midshires Council Monthly 01Feb85 01Mar85 57.81

General Life Ass Monthly 31Jan85 N.A. 22.45

United Auto Ins Quarterly 15Mar85 15Jun85 26.95

Key 1 More standing orders
2 Finish

STANDING ORDER DETAILS.

Bank of Scotland Op

A/C No 00428407 Statement

Date	Details	Amount	Balance
11Jan85	398410	-45.00	226.97
11Jan85	P B Oil	8.75	235.72
12Jan85	398412	-27.42	208.30
13Jan85	Keycard 90375603	-100.00	108.30
14Jan85	Bank Giro Credit	47.52	155.82
14Jan85	398413	-29.98	125.84

Key 1 Earlier items
2 Finish

STATEMENT OF ACCOUNT.

Bank of Scotland Op

BANK OF SCOTLAND Cash Management

148 High St Southamston

ACCOUNT: 00101407 CURRENCY: STG

Ledger position on first lines

Debitments Exp'd and cleared

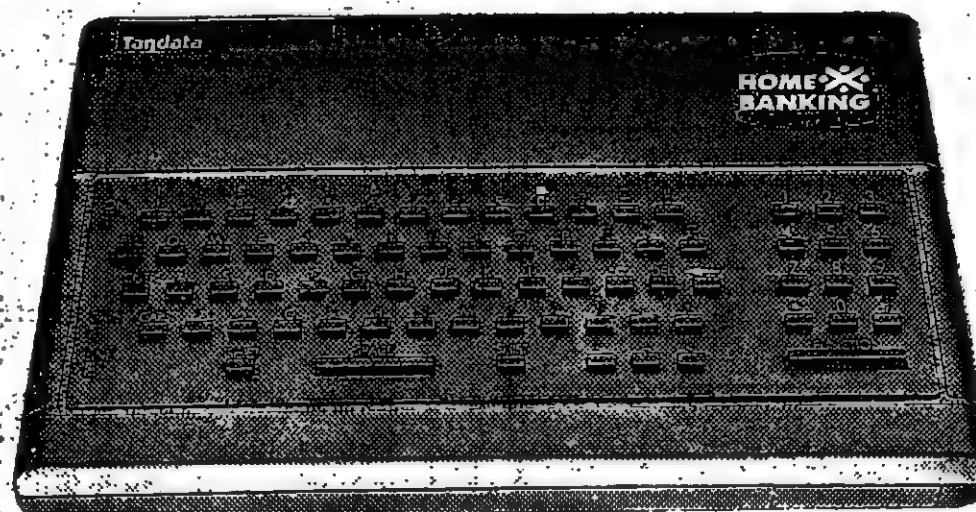
position on second lines

Date	Debits	Credits	Balance
14Jan1985	1,456	504	1,733
15Jan1985	389	750	2,094
16Jan1985	0	1,048	1,117
17Jan1985	0	2,884	2,094
17Jan1985	0	0	2,094
17Jan1985	0	327	2,094

Key 1 Finish

CASH MANAGEMENT FOR BUSINESSES.

New from Bank of Scotland. Home Banking throughout the UK.



Bank of Scotland is pleased to announce the launch of a long line of "firsts".

As the first bank in the UK to launch comprehensive home banking nationally, we have turned science fiction into fact. Now you can manage your money from the comfort of your own armchair.

It's banking at your fingertips.

With Bank of Scotland's Home Banking service, direct access to your accounts is - literally - at your fingertips.

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You can operate a Current Account, a Budget Account, a Money Market Cheque Account or obtain up to the minute details of your personal loans.

In fact, most Bank services can now be carried out in YOUR own good time!

Monitor the ebb and flow of your Current Account.

Whenever you like - even on a Sunday evening - you can check your balance, see what transactions you have pending, any bank charges or interest accrued and details of standing orders. You can order a cheque book and statement, and see how much cash you can obtain at any given moment. And that's just for starters.

Pay bills just by lifting a finger.

Forget about queuing or posting cheques. Now you can pay key bills via Home Banking. Simply tell us how much you want to pay and when - and we'll do the rest.

Move your money where the interest is.

Our Home & Office Banking Investment Account - specially developed for Home Banking - makes this easy.

Whenever you have spare cash in your Current Account, you can transfer it into our new Investment Account simply by entering the details on your screen. Your money will immediately start to earn interest.

When you need to use it, even if only a few days later, you can transfer it back to your Current Account just as easily. In this way you can make your money work for you, and still have it the moment you need it.

The office user can bank on it too.

With this service, Office Banking becomes a reality for many businesses.

They will find the service immensely time-saving and cost effective in keeping track of cashflow and verifying transactions through their bank accounts, as well as earning really useful interest on spare funds.

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Open up the world of Prestel.*

Bank of Scotland's Home Banking is brought to you through Prestel, the extensive Viewdata system from British Telecom. That means you also have access to thousands of Prestel pages, such as message services including Telex, teleshopping, telebooking, news, weather reports and much more.

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Simple to use yet completely secure.

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To use the system you must first enter your Prestel security codes followed by your Bank of Scotland codes which only you will know. These can be changed by you at anytime.

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This is your opportunity to be one of the first to benefit from the technology of the future. And remember, you can use it anywhere in the UK.

There's a bonus if you decide Home Banking is for you. You can take advantage of our special introductory offer. Initial subscribers will be able to buy - at a very special price - our Prestel adaptor, which links your TV and telephone into the system.

All the details of this offer - and indeed of every aspect of Home Banking from Bank of Scotland - are in our comprehensive information pack.

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*Prestel is a registered trade mark of British Telecommunications plc.



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I would like to know all about Home Banking from Bank of Scotland. Please send me your information pack.

NAME

ADDRESS

POSTCODE



BANK OF SCOTLAND
A FRIEND FOR LIFE

11/16/2

THE TIMES Portfolio

From your Portfolio card check your eight share price movements. Add them up to give you your overall total. Check this against the daily dividend figure published on this page. If it matches you have won outright on a share of the total daily prize money stated. If you are a winner follow the claim procedure on the back of your card. You must always have your card available when claiming.

No.	Company	1984/85 High	1984/85 Low	Company	1984/85 High	1984/85 Low	Company	1984/85 High	1984/85 Low
	BUILDING AND ROADS								
1	Heywood Williams	175	170	1	Heywood Williams	175	1	Heywood Williams	175
2	Costain	175	170	2	Costain	175	2	Costain	175
3	Atwoods	175	170	3	Atwoods	175	3	Atwoods	175
4	Burnett & Hallam	175	170	4	Burnett & Hallam	175	4	Burnett & Hallam	175
5	Higgs & Hill	175	170	5	Higgs & Hill	175	5	Higgs & Hill	175
6	Meyer Ltd	175	170	6	Meyer Ltd	175	6	Meyer Ltd	175
7	WFB Industries	175	170	7	WFB Industries	175	7	WFB Industries	175
8	Phoenix Timber	175	170	8	Phoenix Timber	175	8	Phoenix Timber	175
9	Br Dredging	175	170	9	Br Dredging	175	9	Br Dredging	175
10	French Kier	175	170	10	French Kier	175	10	French Kier	175
	INDUSTRIALS A-D								
1	Belgrave	175	170	1	Belgrave	175	1	Belgrave	175
2	Biddle	175	170	2	Biddle	175	2	Biddle	175
3	Brassey	175	170	3	Brassey	175	3	Brassey	175
4	Christies Int	175	170	4	Christies Int	175	4	Christies Int	175
5	Black (Peter)	175	170	5	Black (Peter)	175	5	Black (Peter)	175
6	Brammer	175	170	6	Brammer	175	6	Brammer	175
7	Davy	175	170	7	Davy	175	7	Davy	175
8	Assoc Heat	175	170	8	Assoc Heat	175	8	Assoc Heat	175
9	Amber Ltd	175	170	9	Amber Ltd	175	9	Amber Ltd	175
10	Baker Perkins	175	170	10	Baker Perkins	175	10	Baker Perkins	175
	ELECTRICALS								
1	Highland Elect	175	170	1	Highland Elect	175	1	Highland Elect	175
2	Quest Automation	175	170	2	Quest Automation	175	2	Quest Automation	175
3	Electrocomponents	175	170	3	Electrocomponents	175	3	Electrocomponents	175
4	Farnell Elect	175	170	4	Farnell Elect	175	4	Farnell Elect	175
5	Oxford Instruments	175	170	5	Oxford Instruments	175	5	Oxford Instruments	175
6	Dale Elec	175	170	6	Dale Elec	175	6	Dale Elec	175
7	Energy Serv	175	170	7	Energy Serv	175	7	Energy Serv	175
8	UEI	175	170	8	UEI	175	8	UEI	175
9	Whitehead Elec	175	170	9	Whitehead Elec	175	9	Whitehead Elec	175
10	Cable & Wireless	175	170	10	Cable & Wireless	175	10	Cable & Wireless	175
	DRAPERY AND STORES								
1	Ward White	175	170	1	Ward White	175	1	Ward White	175
2	Dewhurst (U)	175	170	2	Dewhurst (U)	175	2	Dewhurst (U)	175
3	Foster Bros	175	170	3	Foster Bros	175	3	Foster Bros	175
4	Br Home Stores	175	170	4	Br Home Stores	175	4	Br Home Stores	175
5	Marika & Spencer	175	170	5	Marika & Spencer	175	5	Marika & Spencer	175
6	Greenfield Blacks	175	170	6	Greenfield Blacks	175	6	Greenfield Blacks	175
7	MFI	175	170	7	MFI	175	7	MFI	175
8	Combined English	175	170	8	Combined English	175	8	Combined English	175
9	Bentalls	175	170	9	Bentalls	175	9	Bentalls	175
10	Vantona Vytella	175	170	10	Vantona Vytella	175	10	Vantona Vytella	175
Times Newspapers Limited Your Daily Total									

Weekly Dividend
Please make a note of your daily totals for the weekly dividend of £60,000 in today's newspaper.

MON	TUE	WED	THU	FRI	SAT	WEEKLY TOTAL

BRITISH FUNDS

1984/85 High Low Stock Price Chgs Pence % P/E

SHORTS (Under Five Years)

1984/85 High Low Stock Price Chgs Pence % P/E

FIVE TO FIFTEEN YEARS

1984/85 High Low Stock Price Chgs Pence % P/E

OVER FIFTEEN YEARS

1984/85 High Low Stock Price Chgs Pence % P/E

UNDATED

1984/85 High Low Stock Price Chgs Pence % P/E

INDEX-LINKED

1984/85 High Low Stock Price Chgs Pence % P/E

BREWERIES

1984/85 High Low Stock Price Chgs Pence % P/E

BANKS DISCOUNT HP

1984/85 High Low Stock Price Chgs Pence % P/E

ELECTRICALS

1984/85 High Low Stock Price Chgs Pence % P/E

INDUSTRIALS A-D

1984/85 High Low Stock Price Chgs Pence % P/E

DRAPERY AND STORES

1984/85 High Low Stock Price Chgs Pence % P/E

CINEMAS AND TV

1984/85 High Low Stock Price Chgs Pence % P/E

CHEMICALS, PLASTICS

1984/85 High Low Stock Price Chgs Pence % P/E

FOODS

1984/85 High Low Stock Price Chgs Pence % P/E

FINANCE AND LAND

1984/85 High Low Stock Price Chgs Pence % P/E

INSURANCE

1984/85 High Low Stock Price Chgs Pence % P/E

PAPER PRINTING, ADVERTISING

1984/85 High Low Stock Price Chgs Pence % P/E

PROPERTY

1984/85 High Low Stock Price Chgs Pence % P/E

SHIPPING

1984/85 High Low Stock Price Chgs Pence % P/E

SHOES AND LEATHER

1984/85 High Low Stock Price Chgs Pence % P/E

TEXTILES

1984/85 High Low Stock Price Chgs Pence % P/E

TOBACCO

1984/85 High Low Stock Price Chgs Pence % P/E

STOCK EXCHANGE PRICES

Shares drift lower

ACCOUNT DAYS: Dealings, began, Feb 11. Dealings end, Feb 22. Contango Day, Feb 25. Settlement Day, March 4. Forward bargains are permitted on two previous days.

1984/85 High	1984/85 Low	Company	Price	Chgs	Pence	%	P/E
175	170	Heywood Williams	175	5	175	2.9	17.5
175	170	Costain	175	5	175	2.9	17.5
175	170	Atwoods	175	5	175	2.9	17.5
175	170	Burnett & Hallam	175	5	175	2.9	17.5
175	170	Higgs & Hill	175	5	175	2.9	17.5
175	170	Meyer Ltd	175	5	175	2.9	17.5
175	170	WFB Industries	175	5	175	2.9	17.5
175	170	Phoenix Timber	175	5	175	2.9	17.5
175	170	Br Dredging	175	5	175	2.9	17.5
175	170	French Kier	175	5	175	2.9	17.5

BUILDING AND ROADS

1984/85 High Low Company Price Chgs Pence % P/E

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1984/85 High	1984/85 Low	Company	Price	Chgs	Pence	%	P/E
175	170	Heywood Williams	175	5	175	2.9	17.5
175	170	Costain	175	5	175	2.9	17.5
175	170	Atwoods	175	5	175	2.9	17.5
175	170	Burnett & Hallam	175	5	175	2.9	17.5
175	170	Higgs & Hill	175	5	175	2.9	17.5
175	170	Meyer Ltd	175	5	175	2.9	17.5
175	170	WFB Industries	175	5	175	2.9	17.5
175	170	Phoenix Timber	175	5	175	2.9	17.5
175	170	Br Dredging	175	5	175	2.9	17.5
175	170	French Kier	175	5	175	2.9	17.5

BUILDING AND ROADS

1984/85 High Low Company Price Chgs Pence % P/E

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1984/85 High Low

RUGBY UNION

Scotland lose Baird as France seek to make up for disappointments

By David Hands, Rugby Correspondent

It may not be meteorologically correct just now to say it never rains but it pours, but that is what Scotland must surely be feeling as they prepare for their five nations championship encounter with France at this afternoon. At no stage this season have they been able to field the team they would have wished, and it was of a piece with the current lack that yesterday they lost Baird, the British Lions wing.

Baird injured a knee during the game with Ireland but came through a fitness test on Thursday, when the other wing, Tula, was forced to withdraw. However, reaction set in yesterday and Baird, too, was forced to drop out, to be replaced by the 26-year-old Gosforth schoolmaster, Pollock, for his eighth cap.

Pollock, who joined the Scottish replacements only after Tula's withdrawal, lost his lucky mascot status when he played in the team beaten by Romania last May. Previously he had never been on a losing Scottish side. His place as a replacement goes to Baird's Kelso colleague, Tait, who played as a centre in the B internationals against Ireland and France this season.

Since it is 16 years that Scotland last won in Paris (which means they have yet to win at today's stadium), since France will be seeking to erase the disappointment of Twickenham a fortnight ago and since the Scots themselves are in somewhat dishevelled shape, it will be surprising indeed if the French do not win handsomely. I doubt whether players of

the known ability of Gallien and Lescarboura will perform so indifferently again. Both half-backs received a public rebuke from Jacques Fouroux, the coach, after the draw with England, and it may be that if Lescarboura is relieved of the duty of calling the moves for the backs - performed last year by Codorniu, the diminutive centre - he can concentrate on playing the game which comes naturally to him.

The French tight forwards are certainly good enough to hold their own against Scotland at the scrum and Fouroux will have worked on his lineout during the last fortnight. Joiner's return will strengthen that area and though it may be said that Leslie will offer Scotland further options at the tail of the line, as well as in the loose play, it may not turn out that way.

The Scottish selectors admit that to play Leslie at all is a gamble, to make him captain a further gamble. There is no doubting his ability as leader or player, but his match fitness must be in doubt. He has hardly played since October and to expect him to produce the wealth of possession he did during the grand slam season, and inspire the side, in a way Laidlaw could not, is hard.

"Somehow we have got to lift ourselves again to the heights of last year," Leslie said yesterday. "I would be foolish not to recognize that this is a really tough nut to crack, but we are still quietly confident."

In both games there are 11 survivors from the game last March, when Scotland won the grand slam, but I doubt if there will be many echoes of that encounter. Dintrens, something of a headstrong himself, once seemed to have a firm grip of his troops at Twickenham.

Moreover, Dintrens himself impressed with his good humour in a comparatively speaking - adverse circumstances after the Twickenham game. His team played hard but made mistakes - a far cry from the ruthless suggestion that since a drawn game in the French club championship counted as victory for the away side, why not in the five nations championship also? If Scotland earn a draw today they will doubtless consider it a moral win, but I doubt they will be able to enjoy the luxury of that position.

● The match between France and Scotland will be televised live on Grandstand, starting at 1.55.

Today's teams in Paris

France	Scotland
S. Blanco (Blanc)	P.W. Dods (Dods)
L. Lartigue (Lartigue)	P.D. Steven (Steven)
P. Sella (Sella)	K.T. Murray (Murray)
E. Codorniu (Codorniu)	K.W. Robertson (Robertson)
P. Estève (Estève)	J.A. Pollock (Pollock)
J. Lescarboura (Lescarboura)	J.Y. Rutherford (Rutherford)
J. Gallien (Gallien)	R.J. Laidlaw (Laidlaw)
P. Despland (Despland)	G.M. McGinniss (McGinniss)
P. Dintrens (Dintrens)	C.T. Ooms (Ooms)
J.P. Garnier (Garnier)	I.G. Milne (Milne)
J. Gratton (Gratton)	J.H. Caldwell (Caldwell)
F. Haget (Haget)	A.J. Campbell (Campbell)
J. Gaudin (Gaudin)	T.J. Smith (Smith)
L. Rodriguez (Rodriguez)	D.G. Leslie (Leslie)
J.L. Jodelin (Jodelin)	J.A.M. Pooton (Pooton)
Coach: J. Fouroux	Coach: J. Dintrens

REPLACEMENTS: 16 B. Vernet (Vernet), 17 J. Dintrens (Dintrens), 18 J.C. Ooms (Ooms), 19 J. Sella (Sella), 20 E. Codorniu (Codorniu), 21 E. Lartigue (Lartigue).

REPLACEMENTS: 16 N.A. Brown (Brown), 17 G. Caldwell (Caldwell), 18 J. Jeffrey (Jeffrey), 19 I.G. Milne (Milne), 20 D. S. Wylie (Wylie), 21 A. Tait (Tait).

England may make alternative plans

England, deprived of their game at Cardiff today, will give some thought over the contingency plans aimed at keeping their playing squad together before the next international against Scotland on March 16. (David Hands writes). If the bitter weather remains, next week on a John Player Special Cup game may be affected and the opportunity might arise to give England's players an impromptu match in some part of the country - the far West springs to mind - which may not be so badly affected.

The loss of several lines in the first paragraph of yesterday's story suggested that England's last April championship was against Wales in Cardiff in 1967. It was, in fact, against France, in 1970 when England lost 35-13 like a year ago, they lost in April to Wales 30-9 in Cardiff.

English and Welsh clubs hoping to prepare today for Cup games on February 23 have been hit by the weather. Though snow in Wales, near the sea, was delaying a decision on their game with

Harrogate. Their Cup opponents, Wales, were awaiting a telephone call from Torquay this morning to see whether a game tomorrow is feasible.

One of the few England players who may get a game is David Price, who is due to play for Scotland tomorrow. Price, who is due to play for Scotland tomorrow, is due to play for Scotland tomorrow.

ATHLETICS

Toobys and weather main threat to Budd

By Pat Butcher

The only challengers to Zola Budd's authority in the English cross-country championships this afternoon are the Tooby twins and the conditions on the course at Arrowe Park, Birkenhead.

This is such a good opportunity for the Toobys to have a crack at Miss Budd, and for their club Cardiff A.A.C. one of the strongest in Britain, to challenge for the English team trophy that the Welsh women's committee have deferred their senior race in the Welsh women's championships, also being held today, to a Gwent League fixture next week.

The Toobys, particularly Zola's sister, Angela, who won the women's distance running last year. Despite Angela's brain storm in the same race last year - one of the favourites, she dropped out after 250 metres - she finished eighth on her debut in the world championship after leading the race for 50 per cent of the way.

After a successful road-running stint in the United States, where she broke two course records, Angela won the European club cross-country individual title in Madrid two weeks ago. Susan had previously won the home countries race at Sidcup. Their coach, Ann Hill, said last night that she felt Angela had the edge on her twin, and that they were both going to give Miss Budd a run for her money.

Ruth Smith, a former champion from Aldershot and Farnham, the same club as Miss Budd, should also be in contention since she finished a close second in the world championship in the L'Equipe race in Paris last week. In the absence of Jane Shields (nee Furniss), last year's runaway champion, who is road racing in the United States, Sarah Rowell and Carol Hill, who recovered so quickly from an injury to win the Northern title two weeks ago, will be the most prominent contenders for a place in the first six.

The race, however, should be another showcase for Miss Budd's talents, although if Arrowe Park freezes over during the night, the partial thaw, the rutted icy conditions could have the long-legged youngsters sliding around like a drunken ostrich. She is unlikely to win by as much as the 1m 24sec which distanced her from the Southern counties field two weeks ago, but only the conditions can prevent another walkover for Miss Budd.

Tilli indoor challenge

Genoa (Reuters) - Stefano Tilli, of Italy, takes on the British pair, Ingrid Christie and Earl Tulloch, in a sprint race which promises to be the highlight of today's indoor triangular match between Italy, Britain and Yugoslavia.

Tilli, emerging from the shadow of the 200 metres world record holder Pietro Mennea who retired last December, joins his up-and-coming compatriot Carlo Simionato over the distance. But Tilli will have to recapture his best form to win.

Simionato was one of the few successes of Italy's indoor match with the Soviet Union in Turin two weeks ago, winning the 200 metres in 20.76sec and pipping Tilli to the line by 0.02sec.

The 60 metres men's race will be won by Pier Francesco Pavoni, who won the event at Turin in 6.74sec, against Lincoln Asquith, whose best time over the distance is 6.66sec.

Asquith helped Britain to victory over the West Germans in a meeting at Cosford last Saturday, winning the 60 metres in 6.70sec.

Markus Wasmaier, of West Germany, the surprise winner of the giant slalom gold medal at the world championships in Bormio, missed a gate and was disqualified in the first leg. Ingemar Stenmark, of Sweden, produced an impressive second leg to clock a combined time of 2min 10.21sec. Zurbiggen was second in 2min 10.22sec and Girardelli third in 2min 10.42sec.

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Zurbiggen, battling with Girardelli to retain his overall World Cup title, yesterday gained some of the points he lost when out of action for several races after a knee operation.

Yesterday's race replaced one scheduled for Todman, West Germany, on January 23 which was put off because of the lack of snow.

RESULTS: 1. T. Buegerli (Switzerland), 2:10.21sec; 2. Zurbiggen (Switzerland), 2:10.22sec; 3. Girardelli (Switzerland), 2:10.42sec; 4. R. Stenmark (Sweden), 2:10.42sec; 5. P. Wasmaier (West Germany), 2:11.72sec; 6. P. Wasmaier (West Germany), 2:11.72sec; 7. P. Wasmaier (West Germany), 2:11.72sec; 8. P. Wasmaier (West Germany), 2:11.72sec; 9. P. Wasmaier (West Germany), 2:11.72sec; 10. P. Wasmaier (West Germany), 2:11.72sec; 11. P. Wasmaier (West Germany), 2:11.72sec; 12. P. Wasmaier (West Germany), 2:11.72sec; 13. P. Wasmaier (West Germany), 2:11.72sec; 14. P. Wasmaier (West Germany), 2:11.72sec; 15. P. Wasmaier (West Germany), 2:11.72sec; 16. P. Wasmaier (West Germany), 2:11.72sec; 17. P. Wasmaier (West Germany), 2:11.72sec; 18. P. Wasmaier (West Germany), 2:11.72sec; 19. P. Wasmaier (West Germany), 2:11.72sec; 20. P. Wasmaier (West Germany), 2:11.72sec; 21. P. Wasmaier (West Germany), 2:11.72sec; 22. P. Wasmaier (West Germany), 2:11.72sec; 23. P. 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Saturday

Television and radio programmes
Summaries: Peter Dear, Peter Davall

Sunday

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TV 3m



g presents a profile of the
V, at 9.45 pm

CHANNEL 4

Irish Angle. The Irish Prime Minister, Dr Garret Fitzgerald is interviewed by Emyr Daniel.

Face the Press. Dr David Owen, leader of the SDP, is questioned by Ian Adkin, political editor the *Times*.

The Guardian and Geoffrey Smith. political columnist of *The Times*.

Anthony Howard of The Observer is in the chair.

A Question of Economics. Part six of the 28-programme series aimed at making the sometimes esoteric subject of economics more lucid deals with Britain's manufacturing industry and its decline.

Film: 42nd Street (1933) starring Warner Baxter, Bebe Daniels and Ruby Keeler. The classic "backstage" musical about the problems that beset a Broadway producer when he tries to get a show on the road. Directed by Lloyd Bacon.

Silent Laughter. Clips from the great silent comedy films.

Athletics. John Walker attempts to run a sub four-minute mile for the hundredth time.

The Amateur Naturalist. Gerald Durrell and his wife, *Lola*, visit the French wetland wilderness of the Camargue.

News summary followed by **The Business Programme.**

Desmond Norman, who designed the Islander light commercial 'plane, the most successful since the War, attempts to make a comeback with two new 'planes after his company, Briton-Norman, folded. Plus, David Plastow, managing director of Vickers, explains how he has made a taxpayer involvement a reality in his company.

Basketball. The semi-final second leg match in the Anglo Scottish Cup between Hernal and Watford Royals and MIM Edinburgh.

The Ganges Gharial. A documentary about a fascinating crocodile and the efforts being made to ensure its conservation (7).

Super Troupers. The tribute to the variety stars of the past continues with performances from, among others, Ken Dodd, Tommy Trinder and Nicholas Parsons.

The Price. The final episode of the thriller and Geoffrey Carr uses computers to track down the kidnappers of his wife and step-daughter (7).

City General. The second programme in the series about Stoke's City General Hospital.

United States Plant's scheming

closedown.

11.00 Desmond Carrington.
02 Cricket. 1.00 Alan Dair. 2.00
any Great. 3.00 Alan Dair. 4.00
a Lady. 5.00 Sing Something
5.00 Chris Cheeser incl. 6.02
Belt. 6.30 Vintage Sporting
Thurs Brasher memo Thurs 8.30
News 9.30 Sunday Half-
hour Hundred Best Times.
Sports Desk. 10.05 Songs from
the 70s. 10.50 Steve Wright.
11.00 Sound of Jazz. 1.00 am
Weekend. 3.00-4.00 The Beat

Radio 1

the half hour until 11.30am,
pm, 2.30, 5.00, 7.30, 9.30, 11.30am,
5.00pm, 5.00pm Match Page.
or Powell & Co's Steve Wright.
Jimmy Saville's "Old Record"
00 Adrian Jaze. 4.30 The Crest
Rock Trivia Quiz. 5.00 Top 40.
a Nightingale. 5.00 Robins
11.00-12.00am Gary Byrd's
inspirations. I.

TODAY'S WORLD SERVICE

London. 7.00 World News. 7.09 Twenty
minutes. 7.30 From Our Own
Despatch. 7.50 Letter from London. 8.00
World News. 8.30 From Our Own
Despatch. 8.50 World News. 9.08
from the British Press. 9.15 Sports
News. 9.45 AS & S. 10.00 The Time
10.01 Short Story. 10.15 Classical
Review. 10.30 Sunday Service. 11.00
news. 11.15 AS & S. 11.30 The
Even Correspondent. 12.00 News.
12.01 Play Off The Week: The Case
of the Handful. 1.00 World News. 1.08
on Hours: 1.30 Puckoon. 1.45 The
News Request Show. 2.00 News
1.50. 2.20 World News. 2.30
Weekend. 2.35 Concert Hall. 4.00 World
News. 4.25 AS & S. 4.50
Report. 4.55 Letter from America. 5.00
News. 5.09 Meridian. 5.40 Reflections.
6.00 News. 6.15 Saturday's Young
People. 6.30. 6.40 Medicine in the Third
World. 6.50 News. 7.00 Financial Review.
7.10 News. 7.20 AS & S. 7.30
id News. 7.40 News. 7.50 Commentary. 11.16
on America. 11.30 The Remem-
berance Day. 11.40 News. 11.50
15.00 Radio Africa. 12.30 Religious
News. Summary. 1.01 Bodmas
1.15 to the 1.30. 1.40 News. 1.50
5 Review of the British Press. 2.15
to the 2.30. Music. 2.40. 2.50
News. 3.00 Britain. 3.15 Putting
its Place. 3.30 Anything Goes. 4.00
4.30 Puckoon. 4.45 Recording of

All times in GMT

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the facing page

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Kasparov anger as match is abandoned

Continued from page 1

Yesterday's uproar was very unusual in the Soviet Union, where all public events are carefully stage-managed. To the obvious discomfort of Mr Campomanes, Kasparov appeared unexpectedly in the audience, a living contradiction of the Fide president's claim that both players were exhausted.

The challenger looked fit and smiled broadly, but shook his head in disbelief when Mr Campomanes gave his decision and claimed both players had been consulted.

Mr Campomanes said he was making his "Judgement of Solomon" on the spot, although Tass announced it the moment the press conference began. He denied he was showing favouritism, but said he had talked to Karpov 25 minutes earlier.

The Fide president was being pressed to confirm that Karpov was ill when he appeared dramatically to applause from Soviet officials. He looked pale and tense. "I think we can, and ought to, continue the match," he said.

Kasparov then launched an impromptu attack on Mr Campomanes for staging "an unnecessary spectacle". He accused the organizers of stopping the match when he might have had a chance - "25 or 30 per cent" - to win. "You have just told to Karpov 25 minutes ago and he agreed to continue," Kasparov said.

With officials paralysed by dismay, Karpov stepped in to suggest a recess, and Mr Campomanes agreed. He returned after an hour and a half with Karpov - but not Kasparov - to announce his decision stood. Whereas Karpov agreed, Kasparov would only "abide by it".

Chess sources said Kasparov had objected not only to the abandonment, but also to the Fide president's ruling that Karpov, who retains the title, has the right to challenge Kasparov to a rematch should he lose the crown in September. The challenger later said he was "perfectly healthy and ready to play", and condemned the press conference as a well-rehearsed show.

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